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SEVENTY-SIXTH ANNUAL REPORT
of the
STATE BOARD OF
FINANCIAL INSTITUTIONS
of the
STATE OF SOUTH CAROLINA
1982

(Covering Period July 1, 1981 through June 30, 1982)

Printed Under the Direction of the
State Budget and Control Board

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LETTER OF TRANSMITTAL

To the Honorable Richard W. Riley, Governor
and Members of the General Assembly:

As required by law, we are pleased to submit the Seventy-Sixth Annual Report of the State Board of Financial Institutions for the fiscal year ending June 30, 1982.

Respectfully submitted,

Grady L. Patterson, Jr., *Chairman*
Edward J. Coury
T. Rhett Evatt
James R. Fowler
Norma Givens
Sam H. Hunt
Guy S. Hutchins, Jr.
B. E. McLain
James D. McNair

September 1, 1982
Columbia, South Carolina

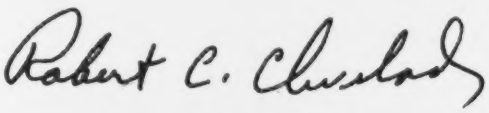
REPORT

To the State Board of Financial Institutions:

In compliance with your instructions, I am pleased to present herewith the Seventy-Sixth Annual Report of the Examining Division of the State Board of Financial Institutions, covering the fiscal year July 1, 1981 through June 30, 1982. The schedules and abstracts included contain pertinent information relating to the operation, changes, and condition of banks, trust companies, savings and loan associations, and credit unions under the supervision of the State Board of Financial Institutions; and comparative abstracts reflect the changes in the resources during this period. A list of funeral homes that are licensed to sell preneed burial contracts is included.

Also included in this report are the annual reports of the Consumer Finance Division of the State Board of Financial Institutions, covering the period January 1, 1981 through December 31, 1981.

Respectfully submitted,



Robert C. Cleveland
Commissioner of Banking

September 1, 1982
Columbia, South Carolina

STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities

I. Administration

Nine member Board that meets monthly. The State Treasurer is Chairman and ex officio member. The Board acts upon applications for new banks, trust companies, savings and loan associations, credit unions, consumer finance licenses, and preneed burial contract licenses to funeral home directors. Also, it acts on applications for branches of banks, savings and loan associations, and credit unions. Issues regulations and instructions relating to supervision of financial institutions under its control.

II. Examining Division

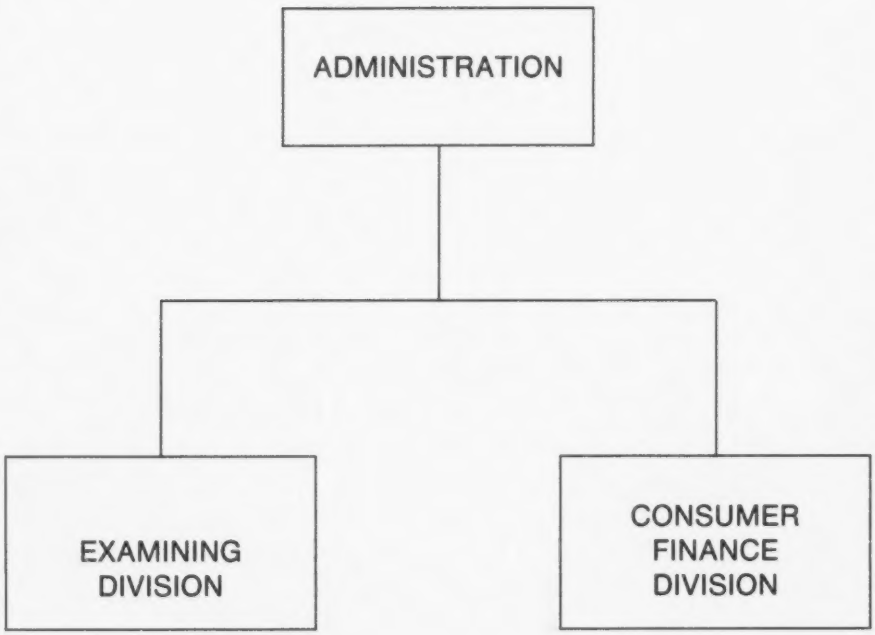
The Commissioner of Banking, who reports to the State Board of Financial Institutions, is in charge of this division which examines and supervises banks, trust companies, savings and loan associations, credit unions, and issues licenses to funeral home directors who sell preneed burial contracts and maintains records concerning the sale of such contracts. Makes investigations for new bank, trust company and savings and loan association charter applications and investigations for branch applications. Reviews bank reports of examination made by Federal Deposit Insurance Corporation. Through examination procedures, keeps the State Board of Financial Institutions advised of the condition of financial institutions under its control. In constant contact with these institutions. Makes call on banks and trust companies four times annually for report of condition, and earnings and dividend report semiannually. Makes call on savings and loan associations twice annually and credit unions annually. Compiles annual report of these institutions as required by statutory law. Determines if State laws, rules and regulations, and instructions of the Board are complied with, and reports criminal violations to the Board.

III. Consumer Finance Division

Division head is a Director, who reports to the State Board of Financial Institutions. This division examines and supervises consumer finance companies licensed under Title 34, Chapter 29, Code of Laws of South Carolina, 1976, as amended (Section 34-29-10 et seq) "Consumer Finance Law" and Title 37 "Consumer Protection Code" (Section 37-3-500 et seq) "Supervised Loans." Conducts hearings on applications for new licenses, investigates complaints filed, checks death claims of borrowers who are deceased, compiles annual report as required by the aforementioned

laws, and keeps the Board of Financial Institutions fully informed of problems and violations of the laws, regulations and instructions of the Board.

ORGANIZATIONAL CHART



FINANCIAL SUMMARY
FISCAL YEAR 1981-82

	Appropriated State Funds	Expenditures	Lapsed Funds	Revenue	Excess of Revenue Over Expenditures
Administration	$ 17,034.00*	$ 15,614.16	$ 1,419.84	$ ---	$(15,614.16)
Examining Division	664,990.77*	651,098.98	13,891.79	679,311.40	28,212.42
Consumer Finance Division	251,451.00	221,090.34	30,360.66	222,873.00	1,782.66
Total	$993,475.77	$887,803.48	$45,672.29	$902,184.40	$ 14,380.92

*$2,256.00 transferred from Examining Division to Administration.

SOUTH CAROLINA STATE TRUST COMPANY
JUNE 30, 1982

Location	Name	Officer in Charge
Conway	Canal Trust Company	E. F. Lucas, III

New Trust Company:

On August 20, 1981, Canal Trust Company, Conway, was chartered and opened for business on December 1, 1981.

CONDITION STATEMENT
JUNE 30, 1982

ASSETS:	
Cash and cash items	$ ---
Demand deposits due from depository institutions	6,382
Time deposits due from depository institutions	---
Investments	3,252,821
Other assets	15,998
Total Assets	$3,275,201
LIABILITIES:	
Executor, administrator, guardian, trustee, and similar accounts	$3,030,545
Agency, custodian, escrow, safekeeping, and similar accounts	---
Employee benefit accounts	---
Total Trust Accounts	3,030,545
Other liabilities	---
Common stock	250,000
Surplus	544
Undivided profits and reserves	(5,888)
Total Liabilities and Equity Capital	$3,275,201

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982

Unit Banks

Location	Name of Bank	President	Officer in Charge
Bethune	The Bank of Bethune	Emily W. Best	Emily W. Best, Pres. & Cash.
Chesnee	Chesnee State Bank	H. M. Artlur	W. R. Finger, Ex. V. P.
Estill	The Exchange Bank	R. M. Laffitte	R. M. Laffitte, Pres.
Greeleyville	Bank of Greeleyville	Robert W. Jonte	Robert W. Jonte, Pres. & Cash.
Heath Springs	The Bank of Heath Springs	W. H. Bridges	W. H. Bridges, Pres. & Sec. Off.
Jefferson	Bank of Jefferson	D. H. Douglass, Jr.	D. H. Douglass, Jr., Pres. & Chm. of Board
Johnsonville	Johnsonville State Bank		Ivan E. Hanna, Ex. V. P.
Lancaster	Central Carolina Bank	George W. Waldrop	George W. Waldrop, Pres.
McCormick	The Dorn Banking Company	G. J. Sanders, Jr.	G. J. Sanders, Jr., Pres.
Ridgeway	Bank of Ridgeway	Joseph N. Crumpton	Joseph N. Crumpton, Pres. & Sec. Off.
Summerton	Bank of Summerton	C. N. Plowden	C. N. Plowden, Pres. & Chm. of Board
Surfside Beach	Waccamaw State Bank	James O. Frye	James O. Frye, Pres.
Walhalla	Blue Ridge Bank of Walhalla	McCurry B. Neville	Tim O. Hall, Jr., Ex. V. P., Cash., Sec. Off., & Secy. of Board
Westminster	Bank of Westminster	M. T. Abbott	M. T. Abbott, Pres. & Sec. Off.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Aiken	The Farmers and Merchants Bank	James D. McNair	James D. McNair, Pres.
	Branches:		
	In-Town — Kalmia Plaza		Hazel B. Pardue, Asst. V. P.
	In-Town — North Aiken		Rebecca J. Meek, Asst. V. P.
	In-Town — Pine Log Road		Frances Reed, Asst. V. P.
	In-Town — South Aiken		James M. Hopkins, Jr., Asst. V. P.
	Belvedere		W. Vernon Smith, V. P.
	Clearwater		Gayle Dodson, Asst. Cash.
	Edgefield		Charles A. Murphy, V. P.
	Graniteville		Thomas E. Hair, Asst. V. P.
	Johnston		Rodney Ingle
	North Augusta		Warren E. Kenrick, Asst. V. P.
Allendale	Carolina Commercial Bank	Henry S. Laffitte	Henry S. Laffitte, Pres.
	Branches:		
	In-Town — Drive-In		
	Fairfax		
Andrews	Andrews Bank and Trust Company	George R. Geer, Jr.	George R. Geer, Jr., Pres. & Chm. of Board
	Branches:		
	Georgetown		William E. Wrenn, Jr., V. P.
	Georgetown — Maryville		
	Murrells Inlet		Kay Benton, Mgr.
	Pawleys Island		H. G. Tarbox, Jr., V. P.
Beaufort	The Bank of Beaufort	Claude E. Surface, Jr.	Claude E. Surface, Jr., Pres. & Chief Ex. Off.
	Branches:		
	Burton — Beaufort Plaza Shopping Center		Donnie Sanders, Asst. Cash.
	Hilton Head Island		Quentin Ables
	Hilton Head Island — Harbour Town		
	Hilton Head Island — North Island		Ellis E. Shookman
	Lady's Island		Thelma D. Morris
	Port Royal — Royal Oaks Shopping Center		Clifford T. Herring, Asst. Cash.
Belton	Capital Bank and Trust	James R. Fowler	James R. Fowler, Pres., Trust Off. & V. Chm. of Board
	Branches:		
	In-Town — Anderson Street		Billie Jo Hall, Asst. Cash.
	In-Town — McGee Way		
	Anderson — Belton Highway		Phillip Pfister, V. P.
	Honea Path		B. John Collins, Jr., Asst. V. P.
	Piedmont — Piedmont Center		Samuel J. Fretwell, Jr., V. P.
	Williamston		Dean Thompson, Asst. V. P.
	Williamston — Five Points		Dean Thompson, Asst. V. P.
Bishopville	The Peoples Bank	C. E. Mayes	C. E. Mayes, Pres. & Chief Ex. Off.
	Branch:		
	In-Town — South Main Street		Dorothy C. Ellen, Asst. Cash.
Clinton	M. S. Bailey & Son, Bankers	James Von Hollen	James Von Hollen, Pres.
	Branches:		
	In-Town — Copeland Plaza		Curtis Moore, Asst. V. P.
	In-Town — South Broad Street		Norman Dixon, Asst. Cash.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Columbia	Bankers Trust of South Carolina	Julian B. Turner	W. W. Johnson, Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Columbia Mall Night Depository		
	In-Town — Dentsville		David Morrow, Asst. V. P.
	In-Town — Dutch Brook		Tommy Cooke, Asst. V. P.
	In-Town — Dutch Square ATM		
	In-Town — Eau Claire		Barbara Eiker, Asst. Cash.
	In-Town — Forest Acres		Livingston Truluck, Asst. Cash.
	In-Town — Millwood		Andy Bowers, Asst. V. P.
	In-Town — Rivermont		Thomas Thirkell, Sr. V. P.
	In-Town — Spring Valley		
	In-Town — St. Andrews		Albert Gibson, Asst. Cash.
	In-Town — Sumter Highway		Ron Shumaker, Asst. V. P.
	Abbeville		Steven White, V. P.
	Abbeville — South Abbeville		Allen Skinner, Asst. V. P.
	Aiken		Joe W. DeVore, Sr. V. P.
	Aiken — Augusta Road		Terry Earley, Asst. V. P.
	Aiken — Mitchell Shopping Center		Dan Sappington, Asst. Cash.
	Anderson		Tommy Wessinger, Sr. V. P.
	Anderson — North Anderson		Marty Berger, Asst. V P.
	Anderson — West Anderson		Marion O'Barr, Asst. V. P.
	Barnwell		Frank D. Croft, V. P.
	Barnwell — Tri-County		Kay Still, Asst. V. P.
	Batesburg		David Dougherty, V. P.
	Batesburg — Batesburg Plaza		Anthony Mouzon, Asst. Cash.
	Beaufort		Mike Simms, V. P.
	Beaufort — Burton		John Burke, Sr. Loan Administrator
	*Beaufort — Marine Corps Air Station		Lea Sutker, Br. Supervisor
	Calhoun Falls		Donald Rochelle, Asst. Cash.
	Cayce		Margie Seabrook, Asst. Cash.
	Charleston		Winfield Sapp, Jr., Sr. V. P.
	Charleston — Ashley River Road		John A. Larisey, Asst. V. P.
	Charleston — East Bay Street		
	Charleston — Medical Center		Charles Goff, Asst. Cash.
	Charleston — West Ashley		Monica Morris, Asst. Cash.
	Clemson ATM		
	Florence		Iva Hobbs, V. P.
	Florence — Florence Installment Loan Department		
	Florence — Florence Shopping Mall		Jerry A. Vereen, Asst. Cash.
	Florence — South Park Mall		Stephen Brunson, Asst. Cash.
	Greenville		Betty George, Asst. Cash.
	Greenville — Augusta Road		Mary Jordan, Asst. Cash.
	Greenville — Berea		Arthur Williams, Asst. V. P.
	Greenville — Donaldson		Joe Sanders, V. P.
	Greenville — Furman		Kathy Goodson, Mgr.
	Greenville — Greenville Mall		Faye Noland, Asst. Cash.
	Greenville — Haywood Road		Steve Hiott, Asst. Cash.
	Greenville — North Hills		Ernest N. Irby, Asst. Cash.
	Greenville — Park Place		Robert J. Lister, Asst. V. P.
	Greenville — Pendleton Street		W. David White, V. P.
	Greenville — Pleasantburg		Wayne Powell, Asst. V. P.
	Greenville — South Church Street		Robert Sands, Asst. Cash.
	†Greenville — Textile Hall		
	Greenville — Wade Hampton		Donald Smith, Asst. Cash.

*Military Facility

†Temporary Seasonal Facility — open during the International Textile Exhibition

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenwood		Bill Stevens, Sr. V. P.
	Greenwood — Highway 72 Bypass		John Collins, Asst. V. P.
	Greenwood — Mathews		T. C. Talbert, V. P.
	Greenwood — Montague		W. E. Crosby, Asst. V. P.
	Greer — Main Street		Robert E. Woodward, Asst. V. P.
	Greer — Poinsett Street		Edward L. Timmerman, V. P.
	Hilton Head Island		William E. Hazel, Sr. V. P.
	Hilton Head Island — North Island		Phillip Bell, Asst. Cash.
	Inman		
	Joanna		Frances Evans, Asst. Cash.
	Johns Island		Roy Molony, Asst. Cash.
	Johnston		Forrest Edwards, V. P.
	Johnston — Lee Street		Forrest Edwards, V. P.
	Langley		Sam Smith, Asst. Cash.
	Lexington — Oak Grove		John Carter, Asst. Cash.
	Lynchburg		T. E. Coleman, Asst. V. P.
	Mauldin		Marc Johnson, Asst. V. P.
	Mount Pleasant		Ken Clair, Asst. Cash.
	Myrtle Beach		Mack I. Whittle, V. P.
	Myrtle Beach Main		
	Myrtle Beach — North Kings Highway		Sebron Y. Hood, Jr., Asst. Cash.
	Myrtle Beach — South Kings Highway		Joe Burns, Asst. Cash.
	New Ellenton		W. Larry Ricks, Asst. V. P.
	Newberry		James Watson, V. P.
	Newberry — Bypass		Hobson Busby, Asst. Cash.
	Newberry — Main Street		Jimmy Watson, V. P.
	Ninety Six		Ray Berry, V. P.
	North		Zack E. Livingston, Asst. V. P.
	North Augusta		Richard A. Rabb, V. P.
	North Augusta — Martintown Road		Pickens R. Brown, Asst. V. P.
	North Augusta — West Avenue		
	North Charleston		Johnny Green, Asst. V. P.
	North Charleston — Northwoods		Barbara Baker, Asst. Cash.
	Orangeburg		G. Flynn Bowie, Sr. V. P.
	Orangeburg — Court House Square		Lawrence M. Hunter, V. P.
	Orangeburg — Mall		David T. Brewer, Asst. V. P.
	*Parris Island		Evelyn Willard, Br. Supervisor
	Pendleton		Philip C. Cahaly, V. P.
	Pickens		James R. Vaughn, V. P.
	Ridge Spring		Dale Slack, Asst. V. P.
	Saluda		Frank E. Addy, Sr. V. P.
	Saluda — North Main		Ruth L. Crout, Asst. V. P.
	Seneca		Jack D. Agee, V. P.
	Seneca — Oconee Square		Lula Mize, Mgr.
	Simpsonville		Carl Whatley, V. P.
	Six Mile		Avanelle W. Powell, Br. Supervisor
	Spartanburg		
	Spartanburg — Duncan Park		
	Spartanburg — Hearon Circle		
	Spartanburg — Hillcrest		
	Spartanburg — Pinewood		
	Spartanburg — Reidville Road		
	Spartanburg — Westgate ATM		
	Sumter		Craig Robinson, V. P.

* Military Facility

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Taylors		Mike Sieben, Asst. Cash.
	Wagener		D. W. Padgett, V. P.
	Ware Shoals		Mary P. Pearman, V. P.
	West Columbia		Patrick H. Riddick, V. P.
	West Columbia — Airport		Eddie Wingard, Asst. Cash.
	West Columbia — West End Square ATM		
	Whitmire		Virginia Yarborough, Asst. V. P.
	Woodruff		Barry Aughtry, Asst. V. P.
Columbia	First-Citizens Bank and Trust Company of South Carolina	J. Bonner Baxter	J. Bonner Baxter, Pres.
	Branches:		
	In-Town — Dentsville		F. Wayne Lovelace, V. P.
	In-Town — Forest Lake		David N. Moore, Cash.
	In-Town — Lady Street		Stanford W. Dawsey, V. P.
	In-Town — Middleburg Office Park		J. Ernest Vereen, Asst. V. P.
	In-Town — North 21		James H. Baker, III, V. P.
	In-Town — Park and Lady Street		Dorothy Bankhead, Admn. Asst.
	In-Town — Rosewood		Patrick C. McMasters, Asst. V. P.
	In-Town — St. Andrews		R. Glenn Marturano, Asst. V. P.
	In-Town — Sumter Highway		Susan F. Duvall, Asst. Cash.
	Beech Island		Ronald S. Noblett, Reg. Supvr.
	Belvedere		Harry B. Mertins, V. P. & City Ex.
	Boiling Springs		Terry K. Phillips, Asst. V. P.
	Charleston		Dwight L. Moody, Jr., V. P. & City Ex.
	Charleston — Folly Road Shopping Center		William H. McDaniel, Asst. V.P.
	Charleston — Highway #7		
	Charleston — Oak Ridge Plaza		Clifton Diffenderfer, Asst. Cash.
	Cheraw		J. Herbert Foster, V. P. & City Ex.
	Cheraw — West Cheraw		Helmtraud Abel, Br. Mgr.
	Chesterfield		
	Chesterfield — West Main Street		
	Clio		Derry W. McCormick, Asst. V. P.
	Conway — Main Office		Robert A. Siceloff, III, V. P.
	Dillon		Charles S. McLaurin, III, Reg. V. P.
	Dillon — North 301		Michael L. Wilson, Asst. Cash.
	Dillon — South of the Border		Bobbie K. Bracey, Asst. Cash.
	Eastover		Jack G. Teasley, Asst. V. P.
	Florence		
	Georgetown		D. Leroy Bailey, Jr., V. P.
	Great Falls		Evans M. Vaughn, V. P.
	Great Falls — Dearborn Street		Mary Cecil Monteith, Asst. Cash.
	Greenville		
	Greenville — Pleasantburg		Debbie Barton, Asst. Cash.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenville — Wade Hampton		Tina de Bondt, Asst. V. P.
	Greenville — White Horse Road		Jerry Simpson, Asst. V. P.
	Irmo		
	Jackson		L. Walker Padgett, Asst. V. P. & City Ex.
	Lake View		Jack A. Stanley, V. P.
	Lancaster		T. E. Brogdon, V. P. & City Ex.
	Lancaster — Eastgate		
	Lancaster — Westgate		
	Mauldin		Ted Sanders, Asst. V. P.
	Mount Pleasant		Don S. Eaddy, Asst. Cash.
	Nichols		H. T. Floyd, V. P.
	North Charleston		Williard S. Hewitt, Asst. V. P.
	North Charleston — Northwoods Mall		Thomas H. Randall, Asst. Cash.
	Pacolet		Gary E. McMahan, Asst. V. P.
	Pageland		B. L. Duke, V. P. & City Ex.
	Pageland — West McGregor Street		Linda Blackwell, Br. Mgr.
	Saluda		C. Larry Haynes, Asst. V. P. & City Ex.
	Spartanburg		Robert B. Riley, V. P. & Cash.
	Spartanburg — Asheville Highway		Donna T. Sams, Asst. Cash.
	Spartanburg — Pine Street		Nell Hanna, Asst. Cash.
	Spartanburg — Westgate		Pat Patterson, Asst. Cash.
	Trenton		Grace H. Satcher, Asst. V. P. & City Ex.
	West Columbia		Doyle Pinholster, V. P.
	West Columbia — NCR Plant ATM		
Columbia	First Palmetto State Bank and Trust Company	Carl L. Brazell	Carl L. Brazell, Pres., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Bush River Road		Philip H. Gibson, Asst. Cash.
	In-Town — Eau Claire		Carolyn C. Scott, Asst. Cash.
	In-Town — East Columbia		Joe H. Culler, Jr., Asst. V. P.
	West Columbia		Richard E. Bennett, Asst. V. P.
Columbia	Victory Savings Bank	Thomas E. Felder	Thomas E. Felder, Pres.
	Branches:		
	In-Town — Farrow Road		Janice Dinkins, V. P. & Cash.
	In-Town — Harden Street		Mary Daniels, Mgr.
Ehrhardt	Enterprise Bank of South Carolina	W. H. Varn, Jr.	W. H. Varn, Jr., Pres.
	Branch:		
	Walterboro		T. Wallace McCord, V. P.
Elloree	The Bank of Elloree	R. M. Griffith	R. M. Griffith, Pres.
	Branch:		
	Santee		Ruth Dunning, Head Teller
Fairfax	Allendale County Bank	Walker R. Harter	Walker R. Harter, Pres. & Chm. of Board

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Branch:		
	Allendale		H. O. Wilson, Jr., V. P. & Audit Off.
Florence	Guaranty Bank and Trust Company	Joseph D. Carson	O. S. Aiken, Jr., V. Chm. of Board
	Branches:		
	In-Town — Dargan Street		Sibylla Becker, Br. Mgr.
	In-Town — Five Points		Thomas Aiken, Asst. V. P.
	In-Town — Irby Street		Frankie Parrott, Br. Mgr.
	In-Town — Magnolia Mall		Myrna Cook, Br. Mgr.
Fort Mill	Bank of Fort Mill	J. M. Spratt, Jr.	J. Dean Barnhill, Ex. V. P.
	Branch:		
	York County — Lake Wylie		William P. Bradford, III, V. P.
Gaffney	Bank of Gaffney	John J. Godbold, Jr.	John J. Godbold, Jr., Pres.
	Branches:		
	In-Town — Limestone Street		Charles P. Orr, Asst. Cash.
	Blacksburg		M. Jay Rhodes, Asst. Cash.
Greenville	Community Bank	W. H. Parks	W. H. Parks, Pres.
	Branches:		
	In-Town — Berea		James W. Chapman, Asst. Cash.
	In-Town — Community Expressbank		Becky Reeves, Head Teller
	In-Town — East North Street		Charles H. Garrett, Asst. V. P.
	In-Town — Mills Avenue		
	In-Town — Pleasantburg		Janie B. Bridges, Mgr.
	In-Town — Wade Hampton		Janice G. Stiegman, Asst. Cash.
	Simpsonville		Daniel Y. Thompson, Asst. V. P.
Greenville	Southern Bank and Trust Company	David L. Strain	Sam H. Hunt, Jr., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Berea		Jerry Robertson, Asst. V. P.
	In-Town — Eastside		
	In-Town — Grove Road		Virginia Doolittle, Asst. Cash.
	In-Town — Haywood Road		Jim Richman, Asst. Cash.
	In-Town — McAlister Square		Dan Bainden, Asst. V. P.
	In-Town — Northside		Ernie Vernon, Br. Mgr.
	In-Town — Operations Center ATM		
	In-Town — Powdersville		Dan McDonald, Br. Mgr.
	In-Town — Southside		Margaret T. Roggy, Asst. Cash.
	In-Town — Wade Hampton		Jim Dunit, Asst. Cash.
	In-Town — West Greenville		J. Earl Lewis, Asst. V. P.
	Anderson — Market Place		Archie M. Mathis, III, Asst. Cash.
	Anderson — T. C. Vandiver		Frank R. Wrenn, III, V. P. & City Ex.
	Barnwell		John J. Sanders, V. P. & City Ex.
	Bennettsville		W. E. Vereen, V. P. & City Ex.
	Blacksburg — Dr. T. A. Campbell		V. Stephen Moss, V. P. & City Ex.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Blackville		Richard A. Creech, V. P. & City Ex.
	Branchville		Villa D. Thompson, V. P. & City Ex.
	Chapin		David Bowers, V. P. & City Ex.
	Charleston — Citadel Mall		Pam C. Smith, Br. Mgr.
	Charleston — James Island		William R. Benson, Asst. V. P.
	Charleston — King at Queen		P. Wilson Wright, Jr., V. P. & City Ex.
	Charleston — South Charleston		W. King Richardson, Jr., Asst. V. P.
	Chester		J. W. Simril, V. P. & City Ex.
	Chester — Chester Mall		Douglas Atkinson, Asst. Cash.
	Chester — Saluda Street		William H. White, Br. Mgr.
	Clover		James C. Harris, Jr., V. P. & City Ex.
	Columbia — Clusters		Shuford Rowe, Br. Mgr.
	Columbia — Dentsville		John E. Preston, Asst. Cash.
	Columbia — Main Street		H. Shelby Merritt, V. P. & City Ex.
	Columbia — Mortgage Loan Department		
	Columbia — Woodhill Mall		Sue M. Perry, Asst. Cash.
	Columbia — Woodhill Mall Night Depository		
	Easley		William H. Grant, Jr., V. P. & City Ex.
	Easley — Peachtree		Jack James, Asst. Cash.
	Fountain Inn		David Burgess, V. P. & City Ex.
	Gaffney		Jerry L. Calvert, V. P. & City Ex.
	Gaffney — Grant Plaza		Barney Holt, Asst. Cash.
	Goose Creek		
	Gray Court		
	Hardeeville		E. Earl Smith, Jr., Asst. V. P.
	Hilton Head Island		
	Hollywood		Charles Rowell, Asst. V. P. & City Ex.
	Irmo		Jack W. Montgomery, V. P. & City Ex.
	Isle of Palms		
	Laurens		W. N. Owings, Asst. V. P.
	Laurens — Hillcrest		Robert H. Todd, V. P. & City Ex.
	Laurens — North Harper Street		
	Lugoff		Roger L. Herring, V. P. & City Ex.
	McColl		W. E. Vereen, V. P. & City Ex.
	North Charleston		Gillom Alexander Gettys, Jr., V. P. & City Ex.
	North Charleston — Ashley Phosphate Road		
	Norway		Kathleen B. Fanning, V. P. & City Ex.
	Orangeburg		Frank L. Smith, Jr., V. P. & City Ex.
	Orangeburg — East End		Curtis B. Carter, Asst. V. P.
	Orangeburg — Edisto Village		Marion Sauls, Asst. V. P.
	Orangeburg — Northside		Marian Hunt, Asst. V. P.
	Pelzer		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Piedmont		Charles T. Kimbo, V. P. & City Ex.
	Prosperity		Jacob A. Bowers, V. P. & City Ex.
	Ridgeland		Rodney Catterton, V. P. & City Ex.
	Rock Hill		C. C. Armfield, III, V. P. & City Ex.
	Rock Hill — Cherry Road		Betty Henderson, Asst. V. P.
	Rock Hill — Oakland Avenue		Frances C. Arant, Asst. V. P.
	St. Matthews		Steve H. Witherspoon, V. P. & City Ex.
	Salley		H. T. Boland, Asst. V. P.
	Spartanburg		James G. Bagnal, III, V. P. & City Ex.
	Spartanburg — Pinewood		George A. Woodsby, Jr., Asst. Cash.
	Spartanburg — Westgate		Pat Lawter, Branch Mgr.
	Springfield		Ira F. Gleaton, V. P. & City Ex.
	Swansea		John S. Cherry, Asst. V. P. & City Ex.
	Travelers Rest		J. David Nelson, Jr., V. P. & City Ex.
	Walhalla		E. F. Stewart, V. P. & City Ex.
	Walhalla — East Main Street		
	West Columbia		Peg Carter, Asst. V. P.
	West Columbia — Capitol Square		Harry Antley, Asst. V. P.
	West Columbia — Operations Center		
	Williamston — Anderson Drive		Beverly Atkins, Asst. Cash.
	Williamston — Main Street		Phillip D. Walker, V. P. & City Ex.
	Williston		John Richard Brown, Asst. V. P. & City Ex.
	Winnsboro		M. S. Brakefield, V. P. & City Ex.
	York		W. Lee Miller, III, V. P. & City Ex.
Greenwood	The County Bank	R. T. Dunlap, Jr.	R. T. Dunlap, Jr., Pres. & Trust Off.
	Branches:		
	In-Town — Greenwood Building		Marilyn Whittington
	In-Town — North		William G. Camp, Asst. V. P.
	In-Town — Reynolds Street		Stephen Byrd, V. P.
	In-Town — South Main Street		Carroll E. Agnew, Asst. V. P.
Greer	Bank of Greer	John C. Bearden	John C. Bearden, Pres. & Chm. of Board
	Branches:		
	In-Town — Greer Plaza		Dan W. Sloan, Asst. V. P.
	In-Town — North Main Street		Dorothy McHugh, Asst. V. P.
	In-Town — Trade Street		Elizabeth Bennett, Asst. V. P.
	Duncan		C. Billy Hyatt, Asst. V. P.
	Taylors — Eastgate ATM		
	Taylors — Eastgate Village		T. Preston Rochester, Asst. Cash.
	Taylors — Wade Hampton		W. Ronald Knight, Asst. V. P.
Hampton	Palmetto State Bank	Chas. A. Laffitte, Jr.	Chas. A. Laffitte, Jr., Pres.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Branches:		
	In-Town — West End		
	Bluffton		Montague T. Laffitte, V. P.
Hartsville	The Bank of Hartsville	Joseph G. Cothran, Jr.	Joseph G. Cothran, Jr., Pres.
	Branches:		
	In-Town — Carolina Avenue		N. W. Helms, Asst. V. P.
	In-Town — Hartsville Mall		Rondal J. Wall, Asst. Cash.
	In-Town — Prestwood Lake		W. B. Arthur, Branch Mgr.
Hemingway	Anderson State Bank, Inc.	J. W. Kennedy	J. W. Kennedy, Pres.
	Branches:		
	In-Town — Broad Street		Blanche E. Patterson, Asst. Cash.
	Johnsonville		William A. Altman, Asst. V. P.
Hodges	Bank of Hodges	Abney C. Wallace	Abney C. Wallace, Pres.
	Branch:		
	Greenwood		Sam Miller
Holly Hill	Farmers and Merchants Bank of South Carolina	John L. Hutto	E. H. Poole, Chm. of Board & Chief Ex. Off.
	Branches:		
	Bowman		Sybil R. Mims, V. P. & City Ex.
	Moncks Corner		R. Michael Holcombe, V. P. & City Ex.
Honea Path	The Commercial Bank	William G. Hall	William G. Hall, Pres.
	Branches:		
	In-Town — Plaza Drive-In		
	In-Town — West Greer Street		
	Donalds		H. O. Mullinax, Sr. V. P.
	Due West		John Thomas McGee, Sr. V. P.
Iva	The Peoples Bank of Iva	J. R. McGee	J. R. McGee, Pres.
	Branch:		
	Anderson — Homeland Park		
Kingstree	The Exchange Bank of Kingstree	J. B. Clarkson, Jr.	J. B. Clarkson, Jr., Pres., Chm. of Board & Sec. Off.
	Branches:		
	In-Town — Nelson Boulevard		Ellen G. Manning, Mgr.
	In-Town — Longstreet		Mary Frances Byrdic, Mgr.
	Lane		Anne D. Britton, Mgr.
Lake City	Lake City State Bank	Thomas R. Perrin	Thomas R. Perrin, Pres. & Trust Off.
	Branches:		
	In-Town — Main Street		Wilhemena E. Cook, Asst. Cash.
	Coward		Karen Brown, Mgr.
	Scranton		Rebecca Buddin, Mgr.
Lamar	Carolina Bank and Trust Company	R. L. Beasley	R. L. Beasley, Pres. & Chm. of Board
	Branches:		
	Darlington		William A. Hill, V. P.
	Darlington — South Main Street		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Hartsville		Richard L. Beasley, Asst. to Pres.
	Quinby		B. F. Wollgast, V. P.
	Society Hill		O. H. Ham, V. P.
Lancaster	The Bank of Lancaster	J. E. Rabley	J. E. Rabley, Pres.
	Branches:		
	In-Town — Catawba Street		Richard D. Plyler, Sr. V. P.
	In-Town — Lancaster Square		Pierce H. Hegler, III, V. P.
	In-Town — South		Richard E. Rowell, Jr., V. P.
	Kershaw		Lanny B. Estridge, V. P.
Latta	Latta Bank and Trust Company	J. Allard Young	J. Allard Young, Pres.
	Branch:		
	In-Town — East Leitner Street		J. Allard Young, Pres.
Laurens	Palmetto Bank	L. Leon Patterson	L. Leon Patterson, Pres. & Chm. of Board
	Branches:		
	In-Town — Church Street		Lovelace C. Compton, Asst. V. P.
	In-Town — North Harper Street		Charlene Stroud, Asst. Cash.
	Fountain Inn		William Don Hudson, Asst. V. P.
	Greenville — Haywood Road		Gerald Wyatt, Asst. V. P.
	Simpsonville		J. B. Drake, V. P.
Lexington	The Lexington State Bank	Raymond S. Caughman	Raymond S. Caughman, Pres.
	Branches:		
	In-Town — Installment Loan Operations Center		M. Dale Cook, Asst. V. P.
	In-Town — Main Street		R. W. McCormick, Jr., Asst. V. P.
	Cayce		W. Bryant Jennings, Asst. Cash.
	Irmo		Robert G. Miller, Asst. Cash.
	West Columbia — Airport		Walter H. Hite, Jr., Mgr.
	West Columbia — Augusta Road		John W. Harman, Asst. V. P.
	West Columbia — Sunset Boulevard		Steven P. Nivens, Asst. Cash.
Manning	The Bank of Clarendon	Howard Elkins	Howard Elkins, Pres. & Cash.
	Branch:		
	In-Town — North Brooks Street		Louise B. Thompson, Asst. Cash.
Mullins	Anderson Brothers Bank	B. N. Anderson	B. N. Anderson, Pres.
	Branches:		
	In-Town — Consumer Credit		W. P. Herring, Jr., V. P.
	In-Town — Drive-In		Rozena Graham, Mgr.
	Aynor		W. G. Hucks, Jr., V. P.
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	Stephen L. Chryst	Stephen L. Chryst, Pres.
	Branches:		
	In-Town — Dunes		C. Wray Gardner, V. P.
	In-Town — Outlet Park at Waccamaw Mall Night Depository		
	In-Town — Thirteenth Avenue South Express		
Olanta	The Citizens Bank	G. Ray Coker	J. Bryan Carter, Ex. V. P., Cash. & Secy. to Board

SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Branch:		
	Turbeville		Kenneth W. Lee, Asst. V. P. & Sec. Off.
Pamplico	Pamplico Bank and Trust Company	A. A. Munn, III	A. A. Munn, III, Pres. & Chm. of Board
	Branch:		
	In-Town — Walnut Street		Clara B. Pait, Asst. V. P.
Timmonsville	Pee Dee State Bank	J. Banks Scarborough	J. Banks Scarborough, Pres. & Chm. of Board
	Branches:		
	In-Town — Drive-In		
	Florence — Ebenezer		James R. Rimmer, V. P.
	Florence — Huntington Plaza		Rick Melton, Asst. Cash.
Travelers Rest	Bank of Travelers Rest	R. Bruce White	R. Bruce White, Pres. & Chm. of Board
	Branches:		
	In-Town — Downtown		Jerry Riddle, Asst. Cash.
	Greenville — Old Buncombe Road		William L. Batson, Asst. V. P.
	Marietta — Slater-Marietta		Sharon Forrest, Asst. V. P.
Union	Arthur State Bank	H. M. Arthur	H. M. Arthur, Pres. & Chm. of Board
	Branches:		
	In-Town — Monarch		Joyce Candler, Mgr.
	In-Town — Plaza		Ola Jean Kelly, Asst. V. P.
	In-Town — West Main Street		Hope B. Hill, Mgr.
Varnville	The Hampton County Bank	F. A. McClure, Jr.	F. A. McClure, Jr., Pres. & Chief Ex. Off.
	Branches:		
	In-Town — Midway		Sharon Barnes, Mgr.
	Brunson		Dan R. Gooding, V. P.
Walterboro	Farmers & Merchants Bank	C. G. Henderson	C. G. Henderson, Pres. & Chm. of Board
	Branches:		
	In-Town — Washington Street		W. Roger Crook, V. P.
	In-Town — Wichman Street		
	St. George		R. L. Utsey, Jr., V. P.
	St. George — Society Street		Dorothy M. Knight, Asst. Cash.
Winnsboro	Bank of Fairfield	I. Earl Woodruff	I. Earl Woodruff, Pres. & Sec. Off.
	Branches:		
	In-Town — Winnsboro Mills		Earl Hope, Mgr.
	Blythewood		Zebb L. Carter, V. P.
Woodruff	Woodruff State Bank	H. M. Arthur	K. B. Waddell, Ex. V. P. & Sec. Off.
	Branch:		
	In-Town — North Main Street		
York	Bank of York	Ray W. Burns	Ray W. Burns, Pres.
	Branch:		
	In-Town — East Liberty Street		Yvonne Adams

CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1981-82

A. Conversions:
None

B. New Banks:
None

C. Mergers:
On March 22, 1982, Bank of Williston, Williston, and its in-town branch merged into Citizens and Southern National Bank of South Carolina, Columbia, becoming branches of that institution.
On April 30, 1982, Bank of Chesterfield, Chesterfield, and its in-town branch merged into First-Citizens Bank and Trust Company of South Carolina, Columbia, becoming branches of that institution.
On June 1, 1982, First Carolina Bank, Yemassee, and its four branches (Beaufort, Burton, Hilton Head Island and Lady's Island) merged into South Carolina National Bank, Columbia, becoming branches of that institution.

D. Branches:
On July 6, 1981, Capital Bank and Trust, Belton, opened a branch at 2200 East River Street, Anderson, known as "Belton Highway Branch."
On July 13, 1981, The Bank of Beaufort, Beaufort, opened a branch in Lady's Island, known as "Lady's Island Branch."
On July 20, 1981, Palmetto Bank, Laurens, opened a branch at 470 Haywood Road, Greenville, known as "Haywood Road Branch."
On July 20, 1981, Bankers Trust of South Carolina, Columbia, opened a branch at 2501 Oak Street, Myrtle Beach, known as "Myrtle Beach Main Branch."
On July 29, 1981, Southern Bank and Trust Company, Greenville, opened a branch at 961 Orleans Road, Charleston, known as "Citadel Mall Branch."
On August 27, 1981, Allendale County Bank, Fairfax, opened a branch on the corner of U. S. Highway 301 N. and Pleasant Street, Allendale, known as "Allendale Branch."
On October 12, 1981, First Palmetto State Bank and Trust Company, Columbia, opened a branch at 109 North Twelfth Street, West Columbia, known as "West Columbia Branch."
On November 2, 1981, First-Citizens Bank and Trust Company of South Carolina, Columbia, purchased the assets and assumed the deposit liabilities of the branch of First National Bank of South Carolina, Columbia, located at 276 South Irby Street, Florence, establishing a branch in Florence.
On November 16, 1981, Carolina Commercial Bank, Allendale, opened a branch in Fairfax, known as "Fairfax Branch."
On November 27, 1981, Palmetto State Bank, Hampton, opened a branch in Bluffton, known as "Bluffton Branch."
On December 7, 1981, The Peoples Bank of Iva, Iva, opened a branch at South Murray Avenue and S. C. Highway 28 Bypass, Anderson, known as "Homeland Park Branch."
On December 14, 1981, The Anchor Bank of Myrtle Beach, Inc., Myrtle Beach, opened an in-town branch at Thirteenth Avenue South, known as "Thirteenth Avenue South Express Branch."
On January 27, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 1624 Sam Rittenburg Boulevard, Highway #7, Charleston, known as "Highway #7 Branch."
On January 29, 1982, Southern Bank and Trust Company, Greenville, opened a branch at Highway 176 North, Goose Creek, known as "Goose Creek Branch."
On February 11, 1982, Southern Bank and Trust Company, Greenville, opened an in-town free standing automatic teller machine branch at the corner of Congaree Road and Frontage Road, known as "Operations Center ATM Branch."

On March 1, 1982, Community Bank, Greenville, opened an in-town branch at 531 Mills Avenue, known as "Mills Avenue Branch."

On March 11, 1982, Bank of Greer, Greer, opened a free standing automatic teller machine branch at Eastgate Shopping Center, East North Street, Taylors, known as "Eastgate ATM Branch."

On March 18, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1016 Pope Boulevard (Highway 278), Hilton Head Island, known as "Hilton Head Island Branch."

On March 29, 1982, The Anchor Bank of Myrtle Beach, Inc., Myrtle Beach, opened an in-town night depository branch within the Outlet Park at Waccamaw Mall.

On April 7, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a free standing automatic teller machine branch at the NCR Plant, 3325 Platt Springs Road, West Columbia, known as "NCR Plant ATM Branch."

On April 9, 1982, Bankers Trust of South Carolina, Columbia, opened a free standing automatic teller machine branch at C Section of Johnstone Hall on the Clemson University Campus, Clemson, known as "Clemson ATM Branch."

On April 19, 1982, First Palmetto State Bank and Trust Company, Columbia, opened an in-town branch at 4717 Devine Street, known as "East Columbia Branch."

On April 26, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1401 Palm Boulevard, Isle of Palms, known as "Isle of Palms Branch."

On April 30, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 3295 Ashley Phosphate Road, North Charleston, known as "Ashley Phosphate Road Branch."

On May 3, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 7567 Woodrow Street, Irmo, known as "Irmo Branch."

On May 10, 1982, Capital Bank and Trust, Belton, opened an in-town branch at 108 McGee Way, known as "McGee Way Branch."

On June 2, 1982, Bankers Trust of South Carolina, Columbia, opened a free standing automatic teller machine branch at 1488½ W. O. Ezell Boulevard, Spartanburg, known as "Westgate ATM Branch."

On June 15, 1982, Southern Bank and Trust Company, Greenville, opened an in-town branch at Route 4, Brushy Creek Road, known as "Eastside Branch."

On June 29, 1982, Bankers Trust of South Carolina, Columbia, opened an in-town branch at 9349 Two Notch Road, known as "Spring Valley Branch."

E. Other Changes:

On July 1, 1981, Fairfax Bank and Trust Company, Fairfax, changed its name to "Allendale County Bank."

On November 30, 1981, The Exchange Bank of Kingstree, Kingstree, relocated its branch office from 250 East Main Street to 505 Nelson Boulevard.

On November 30, 1981, The Bank of Clarendon, Manning, relocated its main office from 26 East Boyce Street to 106 South Brooks Street.

On April 16, 1982, Bankers Trust of South Carolina, Columbia, converted its Columbia Mall Branch to a Night Depository Branch.

CAPITAL STOCK CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1981-82
(Stated in thousands of dollars)

Location	Name of Bank	June 30, 1981	June 30, 1982
Aiken	The Farmers and Merchants Bank	$ 1,592	$ 1,751
Beaufort	The Bank of Beaufort	1,121	1,384
Chesterfield	Bank of Chesterfield (Merged)	200	...
Columbia	Bankers Trust of South Carolina	30,651	30,777
	Preferred	5,903	5,652
Columbia	First-Citizens Bank and Trust Company of South Carolina	3,628	4,328
Columbia	First Palmetto State Bank and Trust Company	1,849	1,906
Columbia	Victory Savings Bank	132	142
Ehrhardt	Enterprise Bank of South Carolina	511	513
Greenville	Community Bank	3,623	4,182
Greenville	Southern Bank and Trust Company	4,540	4,544
Hampton	Palmetto State Bank	100	200
Hodges	Bank of Hodges	103	114
Lake City	Lake City State Bank	395	396
Lexington	Lexington State Bank	2,392	2,631
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	1,661	2,565
Olanta	The Citizens Bank	150	450
Walterboro	Farmers & Merchants Bank	275	1,375
Williston	Bank of Williston (Merged)	300	...
Yemassee	First Carolina Bank (Merged)	338	...
York	Bank of York	300	330
Total		$59,764	$63,240

Total capital stock as of June 30, 1981	$89,884
Increase in capital stock during fiscal year	3,476
Total capital stock as of June 30, 1982	$93,360

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE BANKS
(Stated in thousands of dollars)

	June 30, 1979 68 Banks 332 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1980 66 Banks 345 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1981 65 Banks 360 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1982 62 Banks 383 Branches 3 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 264,407	$ 314,187	$ 296,963	$ 317,387
Securities	836,959	1,042,974	1,177,359	1,255,680
Federal funds sold and securities purchased under agreements to resell	101,594	129,650	253,455	366,981
* Loans, Net of unearned income and reserve for losses	1,586,406	1,585,429	1,710,713	1,865,858
Bank premises, furniture and fixtures, and other assets representing bank premises	76,251	83,174	101,547	120,036
Real estate owned other than bank premises	4,548	4,321	4,105	4,767
All other assets	46,785	65,007	110,865	177,904
Total Assets	$2,916,950	$3,224,742	$3,655,007	$4,108,613
LIABILITIES:				
Deposits	$2,509,660	$2,759,044	$3,095,856	$3,385,884
Federal funds purchased and securities sold under agreements to repurchase	98,702	110,157	166,771	251,889
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	9,508	15,002	14,863	45,239
Mortgage indebtedness and liability for capitalized leases	1,083	1,062	3,337	2,755
Other liabilities	27,804	41,670	49,296	68,810
Subordinated notes and debentures	26,078	25,033	24,197	22,629
Preferred stock	9,655	9,644	9,513	9,262
Common stock	68,093	75,367	80,371	84,098
Surplus	99,724	115,084	129,950	148,937
Undivided profits and reserve for contingencies and other capital reserves	66,643	72,679	80,853	89,110
Total Liabilities	$2,916,950	$3,224,742	$3,655,007	$4,108,613
* Reserve for possible loan losses	$18,409	$20,999	$22,306	$23,709

ABSTRACT OF ALL CALLED REPORTS OF SOUTH CAROLINA STATE BANKS MADE DURING FISCAL YEAR 1981-82

(Stated in thousands of dollars)

	Sept. 30, 1981 65 Banks 366 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	Dec. 31, 1981 65 Banks 372 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	March 31, 1982 64 Banks 377 Branches 2 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1982 62 Banks 383 Branches 3 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 315,803	$ 343,386	$ 300,414	$ 317,387
Securities	1,300,045	1,242,236	1,252,125	1,255,680
Federal funds sold and securities purchased under agreements to resell	154,342	267,125	331,585	366,981
* Loans, Net of unearned income and reserve for losses	1,744,437	1,784,481	1,828,270	1,865,858
Bank premises, furniture and fixtures, and other assets representing bank premises	107,170	112,328	117,257	120,036
Real estate owned other than bank premises	4,255	4,454	5,108	4,767
All other assets	120,651	166,224	122,497	177,904
Total Assets	$3,746,703	$3,920,234	$3,957,256	$4,108,613
LIABILITIES:				
Deposits	$3,111,259	$3,271,116	$3,305,635	$3,385,884
Federal funds purchased and securities sold under agreements to repurchase	202,187	199,654	200,808	251,889
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	40,594	46,271	41,438	45,239
Mortgage indebtedness and liability for capitalized leases	3,196	3,254	3,255	2,755
Other liabilities	57,058	62,004	62,055	68,810
Subordinated notes and debentures	24,066	24,022	23,267	22,629
Preferred stock	9,513	9,508	9,467	9,262
Common stock	80,374	81,267	83,436	84,098
Surplus	134,833	142,602	142,629	148,937
Undivided profits and reserve for contingencies and other capital reserves	83,623	80,536	85,266	89,110
Total Liabilities	$3,746,703	$3,920,234	$3,957,256	$4,108,613
* Reserve for possible loan losses	$22,237	$22,303	$23,351	$23,709

COMPARATIVE ABSTRACT

(Showing Condition of State Banks, Cash Depositories, and Private Banks in South Carolina at the Close of Business on Dates Named)
(Stated in thousands of dollars)

	December 31, 1930 203 Banks	December 31, 1940 87 Banks 4 Branches 1 Private Bank 41 Depositories	December 30, 1950 100 Banks 11 Branches 23 Depositories	December 31, 1960 116 Banks 44 Branches 2 Military Facilities 4 Depositories	December 31, 1970 83 Banks 175 Branches 2 Military Facilities	December 31, 1980 66 Banks 353 Branches 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:						
Cash and due from depository institutions	$ 26,606	$32,602	$ 78,685	$ 87,242	$ 133,551	$ 327,923
Securities	22,320	18,411	119,696	186,604	391,275	1,135,573
Federal funds sold and securities purchased under agreements to resell	.....	.....	.....	.....	32,125	148,746
Loans, Net of unearned income and reserve for losses	56,048	20,360	65,860	161,507	555,263*	1,635,028*
Bank premises, furniture and fixtures, and other assets representing bank premises	4,148	638	1,364	3,918	17,801	90,311
Real estate owned other than bank premises	3,292	439	65	224	814	4,144
All other assets	2,256	127	502	770	8,657	117,956
Total Assets	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681
LIABILITIES:						
Deposits	$ 93,696	$63,020	$237,926	$393,020	$1,004,140	$2,945,779
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....	.....	855	147,683
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	834	5	.....	500	107	13,207
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....	.....	206	1,201
Other liabilities	5,096	1,137	7,955	3,082	25,889	40,579
Subordinated notes and debentures	.....	.....	.....	.....	4,094	24,648
Preferred stock	.....	.....	.....	.....	3,803	9,631
Common stock	8,982	4,371	7,863	16,861	37,808	76,140
Surplus	4,524	2,690	8,317	18,313	40,129	124,731
Undivided profits and reserve for contingencies and other capital reserves	1,538	1,354	4,111	8,489	22,455	76,082
Total Liabilities	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681

* Reserve for possible loan losses 1970 — $10,482
Reserve for possible loan losses 1980 — $21,102

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(As Percentages of Total Income)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for Soutn Carolina State Banks	
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
Number of Banks	8	5	10	12	26	24	12	15	10	9	66	65
INCOME:												
Interest and fees on loans	62.6	55.8	58.4	58.7	64.9	59.3	66.3	64.0	65.9	63.9	65.6	63.2
Interest and dividends on investments	29.8	37.5	33.7	34.6	26.9	33.4	23.6	24.7	21.3	22.5	22.8	24.5
Exchange, fees, and service charges	6.8	6.1	5.3	5.6	7.2	6.5	8.4	7.6	10.3	9.1	9.5	8.4
Other operating income	.3	.6	1.4	.8	.4	.5	.8	.9	2.5	3.9	1.9	3.0
Total operating income	99.5	100	98.8	99.7	99.4	99.7	99.1	97.2	100	99.4	99.8	99.1
Securities gains, Gross	.5	..	.4	.2	.1	..	.3	.2	..	..	.1	..
Other income	..	..	.8	.1	.5	.3	.6	2.6	..	.6	.1	.9
Total income	100	100	100	100	100	100	100	100	100	100	100	100
EXPENSES:												
Salaries and employee benefits	27.6	24.9	22.7	20.4	20.4	18.1	20.8	18.8	23.2	20.6	22.6	20.1
Interest on deposits	31.9	30.5	27.6	37.0	40.9	49.1	37.4	42.7	34.6	40.1	35.6	41.4
Interest on borrowings	.4	1.4	1.5	1.9	.7	.8	1.0	1.9	5.2	7.8	3.9	5.9
Interest on subordinated notes and debentures	..	..	.2	.1	.1	..	..	..	1.2	.7	.8	.5

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(As Percentages of Total Income) — Continued

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
Occupancy expense of bank premises, Net, including equipment	7.0	6.1	4.4	4.6	4.6	4.5	5.7	5.2	6.9	6.4	6.4	5.9
Provision for possible loan losses	2.6	2.1	3.6	1.2	2.0	1.9	2.5	2.5	3.0	1.7	2.8	1.8
Other operating expenses	13.9	14.4	10.0	9.2	10.7	9.9	12.0	10.2	13.1	12.5	12.5	11.8
Total operating expenses	83.4	79.4	70.0	74.4	79.4	84.3	79.4	81.3	87.2	89.8	84.6	87.4
Securities losses, Gross	.1	.3	.5	1.3	.7	.6	.8	.8	.5	3.0	.6	2.4
Other expenses	.5	.7	.4	.1	.5	.5	..	..	..	1.1	.1	.8
Expenses before income taxes and dividends	84.0	80.4	70.9	75.8	80.6	85.4	80.2	82.1	87.7	93.9	85.3	90.6
Net income before taxes and dividends	16.0	19.6	29.1	24.2	19.4	14.6	19.8	17.9	12.3	6.1	14.7	9.4
Income taxes	3.9	5.4	5.9	4.5	4.6	3.5	4.6	3.6	2.1	(.2)	2.9	1.0
Net income before dividends	12.1	14.2	23.2	19.7	14.8	11.1	15.2	14.3	10.2	6.3	11.8	8.4
Cash dividends	3.5	1.5	7.3	5.6	2.8	2.3	3.9	3.2	3.4	2.6	3.5	2.7
NET ADDITION TO CAPITAL	8.6	12.7	15.9	14.1	12.0	8.8	11.3	11.1	6.8	3.7	8.3	5.7

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated Based on Assets, Deposits, or Capital Funds at End of Years Indicated)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
Number of Banks	8	5	10	12	26	24	12	15	10	9	66	65
INCOME:												
Interest and fees on loans to loans	12.46	13.06	12.35	15.30	12.78	14.99	12.31	14.48	13.17	14.49	12.97	14.55
Interest and dividends on investments to investments	6.83	10.14	9.16	10.10	7.18	8.94	7.10	8.53	7.00	9.53	7.10	9.29
Exchange, fees, and service charges to total assets	.63	.68	.57	.70	.73	.75	.85	.90	1.08	1.12	.98	1.03
Other operating income to total assets	.03	.07	.15	.10	.04	.06	.09	.11	.26	.49	.20	.36
Total operating income to total assets	9.16	11.10	10.51	12.31	10.05	11.48	10.05	11.63	10.41	12.26	10.30	12.07
Securities gains, Gross, to securities	.12	..	.10	.04	.02	.01	.11	.07	..	..	.02	.02
Other income to total assets	..	..	.09	.01	.05	.03	.06	.31	..	.07	.02	.10
Total income to total assets	9.21	11.10	10.64	12.34	10.11	11.52	10.15	11.97	10.41	12.34	10.32	12.17
EXPENSES:												
Salaries and employee benefits to total deposits	3.01	3.67	2.90	3.01	2.36	2.40	2.46	2.67	2.85	3.08	2.73	2.93
Interest on deposits to time and savings deposits	6.24	8.02	6.73	8.20	7.67	9.19	7.56	9.19	7.58	9.48	7.56	9.35

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated Based on Assets, Deposits, or Capital Funds at End of Years Indicated) — Continued

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
Occupancy expense of bank premises, Net including equipment, to total assets	.65	.68	.47	.57	.47	.52	.57	.62	.72	.79	.66	.73
Provision for possible loan losses to loans	.60	.54	.98	.39	.44	.54	.53	.64	.63	.45	.60	.49
Other operating expenses to total assets	1.28	1.59	1.07	1.14	1.08	1.14	1.21	1.22	1.36	1.54	1.29	1.43
Total operating expenses to total assets	7.69	8.82	7.45	9.19	8.02	9.71	8.06	9.72	9.07	11.08	8.74	10.64
Securities losses, Gross, to securities	.03	.08	.12	.37	.19	.16	.25	.28	.16	1.30	.18	.90
Other expenses to total assets	.04	.08	.04	.02	.05	.05	..	..	..	.13	.01	.10
Expenses before income taxes and dividends to total assets	7.74	8.92	7.54	9.36	8.15	9.83	8.15	9.82	9.12	11.59	8.80	11.03
Net income before income taxes and dividends to total assets	1.47	2.17	3.10	2.98	1.96	1.68	2.00	2.14	1.29	.75	1.52	1.15
Cash dividends to capital stock	8.53	4.21	27.83	25.89	12.12	13.21	13.70	13.56	14.77	14.32	14.52	14.30
Cash dividends to capital funds	2.23	.91	5.09	4.66	2.58	2.48	3.38	3.32	4.55	4.37	4.00	3.84
Net profit to total assets	.79	1.40	1.69	1.74	1.21	1.02	1.14	1.33	.71	.45	.86	.70
Net profit to capital funds	5.48	7.49	11.02	11.80	11.16	9.67	9.75	11.65	9.10	6.18	9.57	8.09

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982
(Stated in thousands of dollars)

Date of Charter	The Farmers and Merchants Bank Aiken Oct. 5, 1906	Carolina Commercial Bank Allendale Jan. 8, 1935	Andrews Bank and Trust Company Andrews Dec. 18, 1924
ASSETS:			
Cash and due from depository institutions	$ 11,755	$ 1,451	3,470
U. S. Treasury securities	3,976	1,997	4,411
Obligations of other U. S. Government agencies and corporations	10,964	2,988	5,391
Obligations of States and political subdivisions in the United States	21,002	1,615	5,960
All other securities	.....	50	469
Federal funds sold and securities purchased under agreements to resell	3,400	500	3,850
Loans, Net of unearned income and reserve for losses*	71,190	4,475	20,250
Bank premises, furniture and fixtures, and other assets representing bank premises	3,254	343	670
Real estate owned other than bank premises	47	.....	86
All other assets	2,149	24	956
Total Assets	$127,737	$13,443	$45,513
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 28,844	$ 2,448	$11,052
Time and savings deposits of individuals, partnerships, and corporations	75,315	7,877	27,253
Deposits of United States Government	142	36	2
Deposits of States and political subdivisions in the United States	5,663	1,019	2,391
All other deposits	.....	.....	.....
Certified and officers' checks	636	87	382
Total Deposits	$110,600	$11,467	$41,080
Federal funds purchased and securities sold under agreements to repurchase	2,225	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,233	.....	.....
Mortgage indebtedness and liability for capitalized leases	83	.....	40
Other liabilities	1,873	48	418
Subordinated notes and debentures	167	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,751	400	500
Surplus	7,200	1,200	1,500
Undivided profits and reserve for contingencies and other capital reserves	2,605	328	1,975
Total Liabilities	$127,737	$13,443	$45,513
*Reserve for possible loan losses	$401	$52	$389

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Beaufort Beaufort Mar. 29, 1960	Capital Bank and Trust Belton Jan. 5, 1959	The Bank of Bethune Bethune Jan. 2, 1959
ASSETS:			
Cash and due from depository institutions	$ 8,109	$ 2,627	$ 353
U. S. Treasury securities	3,248	1,787	100
Obligations of other U. S. Government agencies and corporations	2,700	8,670	2,399
Obligations of States and political subdivisions in the United States	18,406	2,791	.....
All other securities	.....	.....	5
Federal funds sold and securities purchased under agreements to resell	700	450	.....
Loans, Net of unearned income and reserve for losses*	68,498	25,062	1,989
Bank premises, furniture and fixtures, and other assets representing bank premises	4,721	1,966	66
Real estate owned other than bank premises	314	25	.....
All other assets	3,656	1,016	122
Total Assets	$110,352	$44,394	$5,034
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 28,360	$ 9,154	$1,034
Time and savings deposits of individuals, partnerships, and corporations	62,115	26,492	2,972
Deposits of United States Government	28	133	3
Deposits of States and political subdivisions in the United States	3,038	2,419	200
All other deposits	.....	.....	7
Certified and officers' checks	761	139	104
Total Deposits	$ 94,302	$38,337	$4,320
Federal funds purchased and securities sold under agreements to repurchase	4,096	1,160	86
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	914	610	.....
Mortgage indebtedness and liability for capitalized leases	86	.....	.....
Other liabilities	1,454	739	32
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,384	900	78
Surplus	7,448	2,300	150
Undivided profits and reserve for contingencies and other capital reserves	668	348	368
Total Liabilities	$110,352	$44,394	$5,034
*Reserve for possible loan losses	$630	$201	$26

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	The Peoples Bank Bishopville Oct. 6, 1903	Chesnee State Bank Chesnee Aug. 30, 1932	M. S. Bailey & Son, Bankers Clinton Feb. 1, 1886
ASSETS:			
Cash and due from depository institutions	$ 1,178	$ 633	$ 2,742
U. S. Treasury securities	450	1,299	6,481
Obligations of other U. S. Government agencies and corporations	2,640	3,050	16,074
Obligations of States and political subdivisions in the United States	1,822	2,667	4,418
All other securities	36	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,200	.....	4,175
Loans, Net of unearned income and reserve for losses*	3,743	4,362	14,398
Bank premises, furniture and fixtures, and other assets representing bank premises	187	136	1,115
Real estate owned other than bank premises	.....	.....	.....
All other assets	223	3	1,231
Total Assets	$11,479	$12,150	$50,634
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	$ 3,084	$ 3,339	$ 9,008
Time and savings deposits of individuals, partnerships, and corporations	5,883	5,857	30,419
Deposits of United States Government	12	21	155
Deposits of States and political subdivisions in the United States	819	482	3,822
All other deposits	.....	14	.....
Certified and officers' checks	33	74	545
Total Deposits	$ 9,831	$ 9,787	$43,949
Federal funds purchased and securities sold under agreements to repurchase	.....	500	335
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	161	.....	1,118
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	250	600	1,000
Surplus	950	300	3,000
Undivided profits and reserve for contingencies and other capital reserves	287	963	1,232
Total Liabilities	$11,479	$12,150	$50,634
*Reserve for possible loan losses	$67	$22	$174

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Bankers Trust of South Carolina Columbia Dec. 24, 1886	First-Citizens Bank and Trust Company of South Carolina Columbia Jan. 15, 1936	First Palmetto State Bank and Trust Company Columbia Jan. 4, 1971
ASSETS:			
Cash and due from depository institutions	$ 103,467	$ 21,176	$ 5,129
U. S. Treasury securities	99,712	107,633	489
Obligations of other U. S. Government agencies and corporations	12,688	12,981	2,054
Obligations of States and political subdivisions in the United States	132,056	32,539	3,102
All other securities	1,447	571	.....
Federal funds sold and securities purchased under agreements to resell	160,884	28,900	1,100
Loans, Net of unearned income and reserve for losses*	595,938	158,941	18,424
Bank premises, furniture and fixtures, and other assets representing bank premises	40,246	13,485	1,341
Real estate owned other than bank premises	1,857	327	257
All other assets	120,311	8,723	830
Total Assets	$1,268,606	$385,276	$32,726
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 330,821	$ 97,440	$ 8,430
Time and savings deposits of individuals, partnerships, and corporations	563,329	223,618	13,820
Deposits of United States Government	3,195	1,115	247
Deposits of States and political subdivisions in the United States	37,908	13,309	4,550
All other deposits	7,043	65	10
Certified and officers' checks	15,215	2,136	1,451
Total Deposits	$ 957,511	$337,683	$28,508
Federal funds purchased and securities sold under agreements to repurchase	169,021	7,288	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	32,852	1,352	370
Mortgage indebtedness and liability for capitalized leases	356	135	.....
Other liabilities	24,053	10,747	225
Subordinated notes and debentures	14,500	7,100	.....
Preferred stock	5,652	3,610	.....
Common stock	30,777	4,328	1,906
Surplus	22,282	10,500	800
Undivided profits and reserve for contingencies and other capital reserves	11,602	2,533	917
Total Liabilities	$1,268,606	$385,276	$32,726
*Reserve for possible loan losses	$8,908	$1,837	$237

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Victory Savings Bank Columbia July 8, 1921	Enterprise Bank of South Carolina Ehrhardt Jan. 13, 1920	The Bank of Elloree Elloree Dec. 27, 1934
ASSETS:			
Cash and due from depository institutions	$ 590	$ 762	$ 899
U. S. Treasury securities	515	499	1,073
Obligations of other U. S. Government agencies and corporations	1,969	2,600	3,500
Obligations of States and political subdivisions in the United States	389	4,764	1,408
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	940	1,595	4,350
Loans, Net of unearned income and reserve for losses*	3,487	7,357	6,484
Bank premises, furniture and fixtures, and other assets representing bank premises	59	593	166
Real estate owned other than bank premises	11	184	47
All other assets	125	41	153
Total Assets	$8,085	$18,395	$18,080
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,358	$ 2,296	$ 2,873
Time and savings deposits of individuals, partnerships, and corporations	4,070	10,874	11,955
Deposits of United States Government	188	6	12
Deposits of States and political subdivisions in the United States	1,373	1,796	662
All other deposits	200	.....	.....
Certified and officers' checks	74	106	48
Total Deposits	$7,263	$15,078	$15,550
Federal funds purchased and securities sold under agreements to repurchase	.....	307	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	33	.....
Other liabilities	111	189	296
Subordinated notes and debentures	90	.....	.....
Preferred stock	.....	.....	.....
Common stock	142	513	300
Surplus	262	1,800	1,000
Undivided profits and reserve for contingencies and other capital reserves	217	475	934
Total Liabilities	$8,085	$18,395	$18,080
*Reserve for possible loan losses	$68	$41	$67

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	The Exchange Bank Estill Mar. 22, 1934	Allendale County Bank Fairfax May 30, 1933	Guaranty Bank and Trust Company Florence Oct. 11, 1932
ASSETS:			
Cash and due from depository institutions	$ 894	$ 823	$ 8,485
U. S. Treasury securities	3,482	799	16,208
Obligations of other U. S. Government agencies and corporations	2,397	2,899	8,124
Obligations of States and political subdivisions in the United States	2,511	1,099	10,647
All other securities	66	.....	148
Federal funds sold and securities purchased under agreements to resell	1,000	800	10,900
Loans, Net of unearned income and reserve for losses*	5,732	6,805	29,279
Bank premises, furniture and fixtures, and other assets representing bank premises	145	289	.....
Real estate owned other than bank premises	.....	.....	.....
All other assets	257	.....	1,547
Total Assets	$16,484	$13,514	$85,338
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,880	$ 2,001	$22,064
Time and savings deposits of individuals, partnerships, and corporations	10,186	9,121	42,470
Deposits of United States Government	23	9	116
Deposits of States and political subdivisions in the United States	1,060	1,195	1,826
All other deposits	.....	.....	291
Certified and officers' checks	101	56	373
Total Deposits	$14,250	$12,382	$67,140
Federal funds purchased and securities sold under agreements to repurchase	142	.....	4,913
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	1,002
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	141	.....	1,764
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	200	200	1,889
Surplus	1,300	700	3,041
Undivided profits and reserve for contingencies and other capital reserves	451	232	5,589
Total Liabilities	$16,484	$13,514	$85,338
*Reserve for possible loan losses	$98	$73	$252

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Fort Mill Fort Mill May 27, 1935	Bank of Gaffney Gaffney Jan. 15, 1955	Bank of Greeleyville Greeleyville April 3, 1935
ASSETS:			
Cash and due from depository institutions	$ 1,842	$ 3,079	$ 395
U. S. Treasury securities	3,409	1,003	100
Obligations of other U. S. Government agencies and corporations	1,752	5,735	1,783
Obligations of States and political subdivisions in the United States	2,477	3,498	.....
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,500	425	300
Loans, Net of unearned income and reserve for losses*	6,717	9,933	2,964
Bank premises, furniture and fixtures, and other assets representing bank premises	802	545	159
Real estate owned other than bank premises	.....	57	108
All other assets	267	540	226
Total Assets	$18,766	$24,815	$6,035
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 5,015	$ 4,147	$ 650
Time and savings deposits of individuals, partnerships, and corporations	10,571	14,452	4,365
Deposits of United States Government	12	11	.....
Deposits of States and political subdivisions in the United States	395	2,819	341
All other deposits	.....	.....	.....
Certified and officers' checks	156	63	111
Total Deposits	$16,149	$21,492	$5,467
Federal funds purchased and securities sold under agreements to repurchase	220	328	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	118	619	92
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	600	150
Surplus	1,100	1,300	250
Undivided profits and reserve for contingencies and other capital reserves	679	476	76
Total Liabilities	$18,766	$24,815	$6,035
*Reserve for possible loan losses	$42	$127	$27

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Community Bank Greenville Feb. 21, 1973	Southern Bank and Trust Company Greenville June 1, 1961	The County Bank Greenwood June 2, 1933
ASSETS:			
Cash and due from depository institutions	$ 7,044	$ 50,025	$ 3,374
U. S. Treasury securities	1,188	71,701	2,689
Obligations of other U. S. Government agencies and corporations	8,252	32,962	4,437
Obligations of States and political subdivisions in the United States	10,567	83,472	11,075
All other securities	.....	125	.....
Federal funds sold and securities purchased under agreements to resell	15,300	35,430	1,200
Loans, Net of unearned income and reserve for losses*	54,428	257,356	20,241
Bank premises, furniture and fixtures, and other assets representing bank premises	3,151	18,422	2,263
Real estate owned other than bank premises	.....	551	.....
All other assets	2,005	13,741	933
Total Assets	$101,935	$563,785	$46,212
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 20,876	$130,383	$16,049
Time and savings deposits of individuals, partnerships, and corporations	35,564	308,881	19,598
Deposits of United States Government	191	931	39
Deposits of States and political subdivisions in the United States	18,038	46,927	3,150
All other deposits	.....	70	.....
Certified and officers' checks	4,642	3,992	64
Total Deposits	$ 79,311	$491,184	$38,900
Federal funds purchased and securities sold under agreements to repurchase	10,603	25,101	262
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,500	.....	733
Mortgage indebtedness and liability for capitalized leases	857	1,062	.....
Other liabilities	1,221	7,681	702
Subordinated notes and debentures	.....	157	.....
Preferred stock	.....	.....	.....
Common stock	4,182	4,544	1,500
Surplus	2,543	25,122	2,700
Undivided profits and reserve for contingencies and other capital reserves	1,718	8,934	1,415
Total Liabilities	$101,935	$563,785	$46,212
*Reserve for possible loan losses	$960	$3,465	$231

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Greer Greer Jan. 31, 1925	Palmetto State Bank Hampton June 22, 1907	The Bank of Hartsville Hartsville Nov. 23, 1903
ASSETS:			
Cash and due from depository institutions	$ 5,014	$ 927	$ 4,108
U. S. Treasury securities	6,378	2,970	3,665
Obligations of other U. S. Government agencies and corporations	13,699	6,121	2,290
Obligations of States and political subdivisions in the United States	15,429	1,090	3,426
All other securities	.....	.....	100
Federal funds sold and securities purchased under agreements to resell	2,250	200	3,265
Loans, Net of unearned income and reserve for losses*	41,803	6,020	13,484
Bank premises, furniture and fixtures, and other assets representing bank premises	3,502	581	508
Real estate owned other than bank premises	90	.....	60
All other assets	1,362	24	415
Total Assets	$89,527	$17,933	$31,321
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$17,984	$ 2,601	$10,850
Time and savings deposits of individuals, partnerships, and corporations	57,978	12,163	14,619
Deposits of United States Government	8	11	20
Deposits of States and political subdivisions in the United States	2,431	1,529	1,177
All other deposits	.....	.....	.....
Certified and officers' checks	144	125	156
Total Deposits	$78,545	$16,429	$26,822
Federal funds purchased and securities sold under agreements to repurchase	115	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	500	.....	.....
Mortgage indebtedness and liability for capitalized leases	35	.....	.....
Other liabilities	1,450	49	497
Subordinated notes and debentures	.....	100	.....
Preferred stock	.....	.....	.....
Common stock	1,575	200	1,318
Surplus	4,500	800	2,018
Undivided profits and reserve for contingencies and other capital reserves	2,807	355	666
Total Liabilities	$89,527	$17,933	$31,321
*Reserve for possible loan losses	$482	$52	$235

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Heath Springs Heath Springs Feb. 26, 1936	Anderson State Bank, Inc. Hemingway Nov. 10, 1934	Bank of Hodges Hodges Jan. 2, 1904
ASSETS:			
Cash and due from depository institutions	$ 411	$ 1,960	$ 328
U. S. Treasury securities	100	1,521	3,035
Obligations of other U. S. Government agencies and corporations	499	3,943	400
Obligations of States and political subdivisions in the United States	650	7,201	399
All other securities	.....	.....	1
Federal funds sold and securities purchased under agreements to resell	1,200	.....	600
Loans, Net of unearned income and reserve for losses*	2,201	20,371	3,767
Bank premises, furniture and fixtures, and other assets representing bank premises	40	660	259
Real estate owned other than bank premises	.....	75	.....
All other assets	9	1,048	197
Total Assets	$5,110	$36,779	$8,986
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,569	$ 4,800	$2,115
Time and savings deposits of individuals, partnerships, and corporations	1,752	25,082	5,424
Deposits of United States Government	34	8	.....
Deposits of States and political subdivisions in the United States	117	2,126	430
All other deposits	.....	23	.....
Certified and officers' checks	1	100	.....
Total Deposits	$3,473	$32,139	$7,969
Federal funds purchased and securities sold under agreements to repurchase	.....	962	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	91	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	21	.....
Other liabilities	21	608	132
Subordinated notes and debentures	.....	.....	50
Preferred stock	.....	.....	.....
Common stock	50	600	114
Surplus	1,000	1,600	340
Undivided profits and reserve for contingencies and other capital reserves	475	849	381
Total Liabilities	$5,110	$36,779	$8,986
*Reserve for possible loan losses	$16	$216	$52

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Farmers and Merchants Bank of South Carolina Holly Hill Nov. 8, 1912	The Commercial Bank Honea Path May 9, 1934	The Peoples Bank of Iva Iva Oct. 4, 1950
ASSETS:			
Cash and due from depository institutions	$ 1,609	$ 1,678	$ 693
U. S. Treasury securities	578	3,420	3,145
Obligations of other U. S. Government agencies and corporations	2,500	5,500	4,075
Obligations of States and political subdivisions in the United States	7,683	6,215	1,762
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	4,600	400	1,800
Loans, Net of unearned income and reserve for losses*	15,366	10,123	5,240
Bank premises, furniture and fixtures, and other assets representing bank premises	1,185	219	673
Real estate owned other than bank premises	88	12	.....
All other assets	805	523	269
Total Assets	$34,414	$28,090	$17,657
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 4,619	$ 4,810	$ 2,361
Time and savings deposits of individuals, partnerships, and corporations	24,310	19,380	11,019
Deposits of United States Government	6	6	2
Deposits of States and political subdivisions in the United States	1,200	430	1,862
All other deposits	.....	.....	.....
Certified and officers' checks	252	92	61
Total Deposits	$30,387	$24,718	$15,305
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	127
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	568	473	366
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,000	400	500
Surplus	1,400	1,500	1,000
Undivided profits and reserve for contingencies and other capital reserves	1,059	999	359
Total Liabilities	$34,414	$28,090	$17,657
*Reserve for possible loan losses	$182	$112	$44

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Jefferson Jefferson June 1, 1946	Johnsonville State Bank Johnsonville Oct. 17, 1935	The Exchange Bank of Kingstree Kingstree July 8, 1932
ASSETS:			
Cash and due from depository institutions	$ 304	$ 951	$ 1,668
U. S. Treasury securities	.....	100	2,013
Obligations of other U. S. Government agencies and corporations	1,075	950	5,627
Obligations of States and political subdivisions in the United States	578	401	6,314
All other securities	.....	14	.....
Federal funds sold and securities purchased under agreements to resell	100	300	1,900
Loans, Net of unearned income and reserve for losses*	2,126	3,312	8,251
Bank premises, furniture and fixtures, and other assets representing bank premises	26	118	533
Real estate owned other than bank premises	45	.....	.....
All other assets	49	.....	741
Total Assets	$4,303	$6,746	$27,047
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,708	$1,304	$ 6,880
Time and savings deposits of individuals, partnerships, and corporations	1,504	3,552	13,472
Deposits of United States Government	2	1	5
Deposits of States and political subdivisions in the United States	125	1,225	2,534
All other deposits	.....	37	.....
Certified and officers' checks	6	25	133
Total Deposits	$3,345	$6,144	$23,024
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	49	223
Mortgage indebtedness and liability for capitalized leases	.....	.....	47
Other liabilities	16	.....	473
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	125	200	500
Surplus	310	250	1,400
Undivided profits and reserve for contingencies and other capital reserves	507	103	1,380
Total Liabilities	$4,303	$6,746	$27,047
*Reserve for possible loan losses	$19	$55	$88

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Lake City State Bank Lake City Aug. 21, 1940	Carolina Bank and Trust Company Lamar Jan. 23, 1936	The Bank of Lancaster Lancaster Aug. 17, 1889
ASSETS:			
Cash and due from depository institutions	$ 1,668	$ 2,485	$ 4,076
U. S. Treasury securities	1,907	600	21,455
Obligations of other U. S. Government agencies and corporations	3,135	7,000	2,000
Obligations of States and political subdivisions in the United States	3,445	1,173	4,519
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	3,500	3,200	10,075
Loans, Net of unearned income and reserve for losses*	16,021	13,697	15,666
Bank premises, furniture and fixtures, and other assets representing bank premises	670	1,236	259
Real estate owned other than bank premises	.....	.....	.....
All other assets	1,017	373	984
Total Assets	$31,363	$29,764	$59,034
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 5,057	$ 7,771	$13,960
Time and savings deposits of individuals, partnerships, and corporations	18,626	16,691	31,717
Deposits of United States Government	35	1	38
Deposits of States and political subdivisions in the United States	3,598	1,602	855
All other deposits	.....	.....	85
Certified and officers' checks	120	190	207
Total Deposits	$27,436	$26,255	$46,862
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	550
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	121	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	781	686	604
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	396	485	2,000
Surplus	1,383	1,650	2,000
Undivided profits and reserve for contingencies and other capital reserves	1,246	688	7,018
Total Liabilities	$31,363	$29,764	$59,034
*Reserve for possible loan losses	$92	$146	$188

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Central Carolina Bank Lancaster Sept. 4, 1956	Latta Bank and Trust Company Latta July 26, 1932	Palmetto Bank Laurens Sept. 17, 1906
ASSETS:			
Cash and due from depository institutions	$ 829	$ 743	$ 4,946
U. S. Treasury securities	2,160	991	6,699
Obligations of other U. S. Government agencies and corporations	.....	2,200	3,950
Obligations of States and political subdivisions in the United States	1,079	352	6,841
All other securities	.....	.....	375
Federal funds sold and securities purchased under agreements to resell	2,600	500	8,200
Loans, Net of unearned income and reserve for losses*	2,286	2,186	32,686
Bank premises, furniture and fixtures, and other assets representing bank premises	134	180	2,181
Real estate owned other than bank premises	6	.....	2
All other assets	113	10	1,170
Total Assets	$9,207	$7,162	$67,050
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,744	$2,427	$16,736
Time and savings deposits of individuals, partnerships, and corporations	3,653	3,691	34,709
Deposits of United States Government	.....	3	34
Deposits of States and political subdivisions in the United States	732	147	7,492
All other deposits	.....	33	.....
Certified and officers' checks	44	17	440
Total Deposits	$6,173	$6,318	$59,411
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	1,055
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	115	.....	956
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	289	50	1,000
Surplus	711	425	3,450
Undivided profits and reserve for contingencies and other capital reserves	1,919	369	1,178
Total Liabilities	$9,207	$7,162	$67,050
*Reserve for possible loan losses	$28	$20	$387

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	The Lexington State Bank Lexington Mar. 10, 1966	The Bank of Clarendon Manning Aug. 31, 1932	The Dorn Banking Company McCormick Dec. 11, 1933
ASSETS:			
Cash and due from depository institutions	$ 6,375	$ 1,249	$ 1,029
U. S. Treasury securities	8,927	5,598	2,909
Obligations of other U. S. Government agencies and corporations	14,348	7,301	1,602
Obligations of States and political subdivisions in the United States	14,506	3,408	2,573
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	10,328	.....	900
Loans, Net of unearned income and reserve for losses*	59,071	10,264	3,556
Bank premises, furniture and fixtures, and other assets representing bank premises	2,855	1,320	29
Real estate owned other than bank premises	136	.....	.....
All other assets	1,435	856	37
Total Assets	$117,981	$29,996	$12,635
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 19,963	$ 5,373	$ 2,318
Time and savings deposits of individuals, partnerships, and corporations	63,102	15,900	5,770
Deposits of United States Government	80	18	21
Deposits of States and political subdivisions in the United States	17,122	2,324	1,528
All other deposits	.....	.....	.....
Certified and officers' checks	724	87	34
Total Deposits	$100,991	$23,702	$ 9,671
Federal funds purchased and securities sold under agreements to repurchase	6,406	2,163	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	750	218	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	1,270	828	8
Subordinated notes and debentures	425	.....	.....
Preferred stock	.....	.....	.....
Common stock	2,631	600	100
Surplus	4,408	1,900	1,000
Undivided profits and reserve for contingencies and other capital reserves	1,100	585	1,856
Total Liabilities	$117,981	$29,996	$12,635
*Reserve for possible loan losses	$749	$106	$67

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Anderson Brothers Bank Mullins Feb. 14, 1933	The Anchor Bank of Myrtle Beach Inc. Myrtle Beach Mar. 6, 1974	The Citizens Bank Olanta Feb. 18, 1943
ASSETS:			
Cash and due from depository institutions	$ 1,875	$ 4,420	$ 1,136
U. S. Treasury securities	.....	782	1,497
Obligations of other U. S. Government agencies and corporations	5,585	5,368	2,700
Obligations of States and political subdivisions in the United States	7,331	1,802	4,128
All other securities	414	.....	.....
Federal funds sold and securities purchased under agreements to resell	3,300	1,800	600
Loans, Net of unearned income and reserve for losses*	15,306	22,543	14,898
Bank premises, furniture and fixtures, and other assets representing bank premises	440	1,724	538
Real estate owned other than bank premises	22	.....	19
All other assets	1,102	1,446	71
Total Assets	$35,375	$39,885	$25,587
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 6,606	$12,813	$ 4,149
Time and savings deposits of individuals, partnerships, and corporations	21,795	14,753	14,270
Deposits of United States Government	755	1	59
Deposits of States and political subdivisions in the United States	501	2,662	1,575
All other deposits	64	.....	.....
Certified and officers' checks	266	206	97
Total Deposits	$29,987	$30,435	$20,150
Federal funds purchased and securities sold under agreements to repurchase	135	3,088	1,323
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	378	1,373
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	546	580	.....
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,000	2,565	450
Surplus	2,000	1,721	1,550
Undivided profits and reserve for contingencies and other capital reserves	1,707	1,118	741
Total Liabilities	$35,375	$39,885	$25,587
*Reserve for possible loan losses	$165	$227	$125

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Pamplico Bank and Trust Company Pamplico July 27, 1933	Bank of Ridgeway Ridgeway Dec. 22, 1898	Bank of Summerton Summerton Jan. 4, 1940
ASSETS:			
Cash and due from depository institutions	$ 820	$ 415	$ 287
U. S. Treasury securities	349	1,648	573
Obligations of other U. S. Government agencies and corporations	1,749	900	1,400
Obligations of States and political subdivisions in the United States	1,064	1,143	78
All other securities	24	.....	15
Federal funds sold and securities purchased under agreements to resell	200	1,300	600
Loans, Net of unearned income and reserve for losses*	3,488	2,105	994
Bank premises, furniture and fixtures, and other assets representing bank premises	233	115	113
Real estate owned other than bank premises	5	.....	10
All other assets	250	4	7
Total Assets	$8,182	$7,630	$4,077
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$2,435	$1,793	$1,452
Time and savings deposits of individuals, partnerships, and corporations	3,513	4,705	1,625
Deposits of United States Government	54	1	4
Deposits of States and political subdivisions in the United States	590	194	398
All other deposits	416	.....	.....
Certified and officers' checks	14	13	21
Total Deposits	$7,022	$6,706	$3,500
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	100
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	172	.....	20
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	200	200	150
Surplus	600	300	150
Undivided profits and reserve for contingencies and other capital reserves	188	424	157
Total Liabilities	$8,182	$7,630	$4,077
*Reserve for possible loan losses	$42	.....	.....

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Waccamaw State Bank Surfside Beach Sept. 12, 1980	Pee Dee State Bank Timmonsville July 12, 1932	Bank of Travelers Rest Travelers Rest Feb. 23, 1946
ASSETS:			
Cash and due from depository institutions	$ 894	$ 1,986	$ 1,736
U. S. Treasury securities	992	2,199	1,766
Obligations of other U. S. Government agencies and corporations	500	2,354	5,646
Obligations of States and political subdivisions in the United States	.....	3,683	1,319
All other securities	.....	47	.....
Federal funds sold and securities purchased under agreements to resell	125	1,775	1,800
Loans, Net of unearned income and reserve for losses*	3,621	18,242	9,173
Bank premises, furniture and fixtures, and other assets representing bank premises	562	491	374
Real estate owned other than bank premises	.....	37	.....
All other assets	149	800	453
Total Assets	$6,843	$31,614	$22,267
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$2,025	$ 6,631	$ 3,998
Time and savings deposits of individuals, partnerships, and corporations	3,029	17,305	14,572
Deposits of United States Government	43	17	4
Deposits of States and political subdivisions in the United States	188	2,096	1,825
All other deposits	.....	.....	.....
Certified and officers' checks	33	328	70
Total Deposits	$5,318	$26,377	$20,469
Federal funds purchased and securities sold under agreements to repurchase	396	1,138	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	56	125
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	102	1,008	294
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	315	100
Surplus	500	690	635
Undivided profits and reserve for contingencies and other capital reserves	27	2,030	644
Total Liabilities	$6,843	$31,614	$22,267
*Reserve for possible loan losses	$28	$213	$69

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Arthur State Bank Union Mar. 16, 1935	The Hampton County Bank Varnville Mar. 30, 1932	Blue Ridge Bank of Walhalla Walhalla June 15, 1957
ASSETS:			
Cash and due from depository institutions	$ 2,903	$ 1,309	$ 1,979
U. S. Treasury securities	4,538	2,221	2,004
Obligations of other U. S. Government agencies and corporations	4,020	4,847	5,360
Obligations of States and political subdivisions in the United States	12,626	2,728	60
All other securities	.....	20	.....
Federal funds sold and securities purchased under agreements to resell	.....	4,100	1,100
Loans, Net of unearned income and reserve for losses*	15,924	11,256	5,862
Bank premises, furniture and fixtures, and other assets representing bank premises	160	557	233
Real estate owned other than bank premises	135	.....	.....
All other assets	183	520	216
Total Assets	$40,489	$27,558	$16,814
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$11,078	$ 4,400	$ 5,967
Time and savings deposits of individuals, partnerships, and corporations	17,186	18,875	8,662
Deposits of United States Government	46	23	33
Deposits of States and political subdivisions in the United States	2,881	1,920	356
All other deposits	.....	.....	.....
Certified and officers' checks	241	133	88
Total Deposits	$31,432	$25,351	$15,106
Federal funds purchased and securities sold under agreements to repurchase	800	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	274	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	348	270	20
Subordinated notes and debentures	.....	40	.....
Preferred stock	.....	.....	.....
Common stock	1,800	280	600
Surplus	900	980	600
Undivided profits and reserve for contingencies and other capital reserves	4,935	637	488
Total Liabilities	$40,489	$27,558	$16,814
*Reserve for possible loan losses	$202	$65	$62

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Farmers & Merchants Bank Walterboro Mar. 14, 1902	Bank of Westminster Westminster May 18, 1935	Bank of Fairfield Winnsboro Jan. 3, 1906
ASSETS:			
Cash and due from depository institutions	$ 8,471	$ 587	$ 1,245
U. S. Treasury securities	2,109	1,499	1,297
Obligations of other U. S. Government agencies and corporations	9,247	2,025	5,098
Obligations of States and political subdivisions in the United States	7,515	1,348	4,767
All other securities	.....	6	.....
Federal funds sold and securities purchased under agreements to resell	7,289	300	2,100
Loans, Net of unearned income and reserve for losses*	28,260	3,891	6,866
Bank premises, furniture and fixtures, and other assets representing bank premises	1,994	181	339
Real estate owned other than bank premises	154	.....	.....
All other assets	1,457	165	317
Total Assets	$66,496	$10,002	$22,029
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$12,265	$ 2,602	$ 3,981
Time and savings deposits of individuals, partnerships, and corporations	36,123	4,966	14,109
Deposits of United States Government	54	5	6
Deposits of States and political subdivisions in the United States	4,061	507	1,445
All other deposits	.....	.....	.....
Certified and officers' checks	252	21	130
Total Deposits	$52,755	$ 8,101	$19,671
Federal funds purchased and securities sold under agreements to repurchase	7,031	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	176
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	1,481	.....	25
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,375	300	406
Surplus	3,000	700	1,018
Undivided profits and reserve for contingencies and other capital reserves	854	901	733
Total Liabilities	$66,496	$10,002	$22,029
*Reserve for possible loan losses	$342	$43	$112

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1982 — Continued
(Stated in thousands of dollars)

Date of Charter	Woodruff State Bank Woodruff Feb. 9, 1934	Bank of York York Apr. 10, 1935
ASSETS:		
Cash and due from depository institutions	$ 2,175	$1,796
U. S. Treasury securities	1,274	2,864
Obligations of other U. S. Government agencies and corporations	2,675	1,951
Obligations of States and political subdivisions in the United States	3,554	2,591
All other securities	.....	.....
Federal funds sold and securities purchased under agreements to resell	400	4,775
Loans, Net of unearned income and reserve for losses*	5,850	12,029
Bank premises, furniture and fixtures, and other assets representing bank premises	143	547
Real estate owned other than bank premises	.....	.....
All other assets	2	246
Total Assets	$16,073	$26,799
LIABILITIES:		
Demand deposits of individuals, partnerships, and corporations	$ 5,757	$ 5,887
Time and savings deposits of individuals, partnerships, and corporations	7,098	15,870
Deposits of United States Government	55	43
Deposits of States and political subdivisions in the United States	483	1,549
All other deposits	.....	.....
Certified and officers' checks	42	60
Total Deposits	$13,435	$23,409
Federal funds purchased and securities sold under agreements to repurchase	.....	40
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	212
Mortgage indebtedness and liability for capitalized leases	.....	.....
Other liabilities	.....	241
Subordinated notes and debentures	.....	.....
Preferred stock	.....	.....
Common stock	800	330
Surplus	500	1,300
Undivided profits and reserve for contingencies and other capital reserves	1,338	1,267
Total Liabilities	$16,073	$26,799
*Reserve for possible loan losses	$77	$206

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1982

Location	Name of Association	Officer in Charge	Branches
Abbeville	Abbeville Savings & Loan Association	C. Alvin Sprouse, Ex. V. P.	
Anderson	Anderson Savings & Loan Association	Leland C. Stoddard, Ex. V. P.	1
Bamberg	Home Savings & Loan Association	J. C. Kearse, Jr., V. P.	
Bennettsville	Marlboro Savings & Loan Association	H. P. Midgley, Treas.	
Camden	Palmetto State Savings & Loan Association	Guy S. Hutchins, Jr., Pres.	5
Chester	The Chester Savings & Loan Association	George B. Anderson, Secy.-Treas.	
Chester	The Spratt Savings & Loan Association	Robert J. Shannon, Ex. V. P.	2
Columbia	*Perpetual Building & Loan Association	Everett A. Knight, Pres.	
Greenwood	Greenwood Savings & Loan Association	Jack Lawrence, Pres.	2
Greenwood	Mutual Savings & Loan Association of Greenwood	Lynn W. Hodge, Ex. V. P.	1
Greer	Citizens Building & Loan Association	Maurice T. Belue, Pres.	
Hartsville	Mutual Savings & Loan Association	T. W. Crouch, Pres.	2
Lake City	Lake City Savings & Loan Association	Howell A. Wilson, Pres.	
Lancaster	Standard Savings & Loan Association	Eldridge M. Caskey, Pres.	1
Pickens	Pickens Savings & Loan Association	Charlie D. Grant, Ex. V. P.	
Seneca	Oconee Savings & Loan Association	T. R. Evatt, Pres.	2
Spartanburg	First State Savings & Loan Association	John Easterling, Jr., Pres.	3

* Inactive charter.

CHANGES IN SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS DURING FISCAL YEAR 1981-82

A. Conversions:

On January 12, 1982, First Carolina Savings and Loan Association, Columbia, converted to a federal charter.

On January 25, 1982, Peoples Savings and Loan Association, Conway, converted to a federal charter.

B. New Associations:

None

C. Mergers:

On October 26, 1981, Security Savings and Loan Association, Florence, merged into Security Federal Savings and Loan Association, Columbia.

On March 22, 1982, Fidelity Savings and Loan Association, Camden, merged into Security Federal Savings and Loan Association, Columbia.

On April 16, 1982, Home Savings and Loan Association of the Piedmont, Easley, merged into American Federal Savings and Loan Association, Greenville.

On April 19, 1982, Palmetto Savings and Loan Association, Laurens, merged into Security Federal Savings and Loan Association, Columbia.

On April 30, 1982, Lexington County Savings and Loan Association, West Columbia, merged into First Federal Savings and Loan Association, Greenville.

On June 30, 1982, State Savings and Loan Association of Walterboro, Walterboro, merged into First Federal Savings and Loan Association, Greenville.

D. Branches:

None

E. Other Changes:

On September 15, 1981, The Chester Savings and Loan Association, Chester, relocated its Main Office from 156 Gadsden Street to 115 Saluda Street.

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS

	June 30, 1979 29 Savings & Loan Associations 48 Branches	June 30, 1980 29 Savings & Loan Associations 52 Branches	June 30, 1981 25 Savings & Loan Associations 36 Branches	June 30, 1982 17 Savings & Loan Associations 19 Branches
ASSETS:				
Mortgage loans	$1,280,645,502	$1,364,276,890	$1,048,591,086	$600,306,388
Share loans	24,846,522	36,936,239	37,950,680	10,648,520
Other loans	44,808,377	42,107,898	26,525,413	23,148,030
Real estate owned	2,319,791	2,851,773	2,480,278	2,553,618
Real estate sold on contract	297,949	291,034	246,359	328,492
Cash	12,569,756	10,858,251	10,196,090	7,065,846
Investments	124,597,043	122,372,954	102,586,011	65,678,077
Office buildings	19,654,423	21,200,694	12,482,588	7,115,604
Furniture and fixtures	4,256,480	4,129,160	2,260,147	817,799
Other assets	14,598,682	12,994,509	11,425,169	10,312,198
Total Assets	$1,528,594,525	$1,618,019,402	$1,254,743,821	$727,974,572
LIABILITIES:				
Savings	$1,322,240,152	$1,408,906,070	$1,103,702,766	$649,824,552
Borrowed money	73,452,500	74,049,557	52,773,695	26,443,936
Loans in process	31,696,109	17,202,024	15,520,843	2,952,448
Other liabilities	16,169,754	29,363,060	19,553,735	11,312,454
Reserves, undivided profits and net current income	85,036,010	88,498,691	63,192,782	37,441,182
Total Liabilities	$1,528,594,525	$1,618,019,402	$1,254,743,821	$727,974,572

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982

Date of Charter	Abbeville S. & L. Assn. Abbeville June 18, 1907	Anderson S. & L. Assn. Anderson May 5, 1964	Home S. & L. Assn. Bamberg May 3, 1920
ASSETS:			
Mortgage loans	$20,577,053	$50,976,265	$6,806,742
Share loans	107,437	744,065	406,355
All other loans	1,311	3,687,229	.....
Real estate owned	116,510	350,522	.....
Real estate sold on contract	.....	31,417	.....
Stock in FHLB	167,700	520,100	57,200
Cash on hand and in banks	216,215	120,911	383,047
Investments (U. S. Govt.)	.....	2,537,458	1,400,000
Other investments	2,699,845	8,750	6,250
Office building	144,929	614,716	114,036
Furniture and fixtures	20,627	29,973	16,608
Other assets	185,167	355,670	75,404
Total Assets	$24,236,794	$59,977,076	$9,265,642
LIABILITIES:			
Savings passbook	$ 3,327,937	$ 5,203,485	$ 748,693
Savings certificates	19,198,467	49,086,947	7,996,052
Savings full paid	.....	.....	.....
Advances from FHLB	.....	1,230,000	.....
Other borrowed money	.....	.....	.....
Loans in process	50,178	126,052	56,397
Other liabilities	67,396	911,836	112,375
Federal insurance reserve	1,003,229	2,884,459	75,725
Reserve for contingencies	.....	246,484	235,836
Other reserves	.....	14,108	.....
Undivided profits	589,587	273,705	40,564
Total Liabilities	$24,236,794	$59,977,076	$9,265,642

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982 — Continued

Date of Charter	Marlboro S. & L. Assn. Bennettsville July 7, 1950	Palmetto State S. & L. Assn. Camden Sept. 21, 1904	The Chester S. & L. Assn. Chester Jan. 26, 1889
ASSETS:			
Mortgage loans	$14,160,852	$54,155,451	$14,031,256
Share loans	14,451	1,072,372	718,120
All other loans	206,891	598,413	184,395
Real estate owned	43,018	175,340	23,151
Real estate sold on contract	.....	.....	.....
Stock in FHLB	130,600	568,600	122,000
Cash on hand and in banks	451,022	2,042,980	43,382
Investments (U. S. Govt.)	700,000	976,402	99,799
Other investments	9,093	598,348	2,966,186
Office building	149,623	1,128,042	680,084
Furniture and fixtures	18,437	100,644	44,191
Other assets	136,249	6,773,137	280,546
Total Assets	$16,020,236	$68,189,729	$19,193,110
LIABILITIES:			
Savings passbook	$ 1,516,471	$ 8,915,932	$ 1,289,259
Savings certificates	13,389,736	46,944,747	16,762,320
Savings full paid	.....	.....	279,531
Advances from FHLB	.....	8,550,000	.....
Other borrowed money	.....	.....	.....
Loans in process	10,000	358,847	23,403
Other liabilities	324,929	1,060,705	409,468
Federal insurance reserve	569,806	91,000	338,204
Reserve for contingencies	.....	1,912,616	.....
Other reserves	.....	.....	.....
Undivided profits	209,294	355,882	90,925
Total Liabilities	$16,020,236	$68,189,729	$19,193,110

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982 — Continued

Date of Charter	The Spratt S. & L. Assn. Chester Feb. 23, 1892	Perpetual B. & L. Assn. Columbia May 13, 1914	Greenwood S. & L. Assn. Greenwood May 7, 1921
ASSETS:			
Mortgage loans	$37,424,323	$.....	$ 92,477,874
Share loans	1,047,087	.....	890,773
All other loans	159,460	.....	3,833,960
Real estate owned	150,056	.....	579,398
Real estate sold on contract	218,201	.....	.....
Stock in FHLB	384,700	.....	695,100
Cash on hand and in banks	1,114,022	100	1,276,125
Investments (U. S. Govt.)	13,027,136	.....	3,800,000
Other investments	15,500	.....	438,620
Office building	318,685	.....	659,717
Furniture and fixtures	78,322	.....	74,773
Other assets	301,540	.....	282,245
Total Assets	$54,239,032	$ 100	$105,008,585
LIABILITIES:			
Savings passbook	$ 9,347,232	$ 50	$ 14,592,948
Savings certificates	39,038,437	.....	77,199,214
Savings full paid	.....	.....	59,802
Advances from FHLB	.....	.....	2,110,000
Other borrowed money	3,000,000	.....	1,876,415
Loans in process	39,167	.....	541,686
Other liabilities	1,006,959	.....	2,497,776
Federal insurance reserve	1,748,949	.....	3,658,563
Reserve for contingencies	.....	.....	.....
Other reserves	.....	50	1,923,022
Undivided profits	58,288	.....	549,159
Total Liabilities	$54,239,032	$ 100	$105,008,585

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982 — Continued

Date of Charter	Mutual S. & L. Assn. of Greenwood Greenwood Apr. 25, 1924	Citizens B. & L. Assn. Greer May 7, 1907	Mutual S. & L. Assn. Hartsville Mar. 31, 1936
ASSETS:			
Mortgage loans	$60,156,040	$14,163,384	$37,423,254
Share loans	540,293	365,939	970,219
All other loans	1,488,938	.....	146,889
Real estate owned	197,557	45,000	69,752
Real estate sold on contract	.....	.....	.....
Stock in FHLB	539,000	127,400	374,100
Cash on hand and in banks	55,015	314,086	131,489
Investments (U. S. Govt.)	1,999,746	648,255	204,750
Other investments	5,294,409	1,800,000	4,851,658
Office building	1,182,088	50,762	246,817
Furniture and fixtures	85,664	26,900	33,362
Other assets	272,180	36,983	321,530
Total Assets	$71,810,930	$17,578,709	$44,773,820
LIABILITIES:			
Savings passbook	$ 8,368,771	$ 2,415,209	$ 5,201,566
Savings certificates	54,937,631	12,760,692	36,216,457
Savings full paid	.....	153,762	.....
Advances from FHLB	1,860,000	.....	1,530,000
Other borrowed money	.....	.....	.....
Loans in process	425,159	265,166	28,068
Other liabilities	811,950	93,673	127,562
Federal insurance reserve	2,891,979	1,004,938	1,539,167
Reserve for contingencies	.....	.....	100,000
Other reserves	.....	12,437	31,000
Undivided profits	2,515,440	872,832	.....
Total Liabilities	$71,810,930	$17,578,709	$44,773,820

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982 — Continued

Date of Charter	Lake City S. & L. Assn. Lake City May 6, 1924	Standard S. & L. Assn. Lancaster Sept. 15, 1925	Pickens S. & L. Assn. Pickens May 5, 1920
ASSETS:			
Mortgage loans	$14,497,571	$36,632,351	$21,773,740
Share loans	163,114	957,180	449,129
All other loans	1,223,192	1,177,602	636,722
Real estate owned	64,499	81,705	18,914
Real estate sold on contract	.....	.....	.....
Stock in FHLB	140,200	321,900	185,200
Cash on hand and in banks	(37,010)	115,586	118,021
Investments (U. S. Govt.)	943,835	350,157	2,258,435
Other investments	299,310	1,866,125	304,806
Office building	120,755	333,239	131,684
Furniture and fixtures	16,579	75,861	46,654
Other assets	72,854	104,516	294,517
Total Assets	$17,504,899	$42,016,222	$26,217,822
LIABILITIES:			
Savings passbook	$ 2,212,392	$ 3,789,916	$ 3,824,892
Savings certificates	14,148,051	32,346,018	19,816,414
Savings full paid	.....	622,689	66,151
Advances from FHLB	360,000	2,500,000	1,445,000
Other borrowed money	.....	.....	.....
Loans in process	.....	494,587	78,340
Other liabilities	112,828	845,322	333,185
Federal insurance reserve	735,924	1,165,651	801,110
Reserve for contingencies	.....	252,039	5,000
Other reserves	.....	.....	797
Undivided profits	(64,296)	.....	(153,067)
Total Liabilities	$17,504,899	$42,016,222	$26,217,822

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1982 — Continued

Date of Charter	Oconee S. & L. Assn. Seneca Feb. 14, 1924	First State S. & L. Assn. Spartanburg Jan. 22, 1937
ASSETS:		
Mortgage loans	$74,868,233	$50,181,999
Share loans	790,036	1,411,950
All other loans	5,608,472	4,194,556
Real estate owned	277,113	361,083
Real estate sold on contract	.....	78,874
Stock in FHLB	703,700	408,100
Cash on hand and in banks	247,830	473,025
Investments (U. S. Govt.)	5,541,604	2,175,000
Other investments	2,000,000	411,000
Office building	410,689	829,738
Furniture and fixtures	38,665	110,539
Other assets	607,440	212,220
Total Assets	$91,093,782	$60,848,084
LIABILITIES:		
Savings passbook	$15,391,690	$ 6,173,946
Savings certificates	67,516,842	48,964,203
Savings full paid	.....	.....
Advances from FHLB	.....	1,500,000
Other borrowed money	.....	482,521
Loans in process	286,430	168,968
Other liabilities	1,645,137	951,353
Federal insurance reserve	3,153,489	1,891,723
Reserve for contingencies	.....	715,370
Other reserves	.....	.....
Undivided profits	3,100,194	.....
Total Liabilities	$91,093,782	$60,848,084

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1982

Location	Name of Credit Union	Branches
Abbeville	Carolina SCL Credit Union	
Aiken	Savannah River Plant Employee Credit Union	
Anderson	ML&S Employees Credit Union	
Andrews	Oneita Employees Credit Union	
Beech Island	Beech Island Credit Union	
Cayce	S. C. Electric Cooperative Employees Credit Union	
Cayce	S. C. Farm Bureau Credit Union	
Charleston	Charleston City Employees Credit Union	
Charleston	Charleston Postal Cooperative Credit Union	
Columbia	The R. L. Bryan Employees Credit Union	
Columbia	CLECU Credit Union	
Columbia	The Central Credit Union	
Columbia	Columbia Post Office Credit Union	
Columbia	Richland County Employees Credit Union	
Columbia	SCBH Credit Union	
Columbia	South Carolina Methodist Conference Credit Union	
Columbia	S. C. State Employees' Credit Union	2
Columbia	State-Record Employees Credit Union	
Columbia	University of South Carolina System Credit Union	
Florence	Florence SCL Employees Credit Union	
Florence	H. D. Dist. #5 Credit Union	
Florence	Mobile Radio Employees Credit Union	
Florence	NUCOR Employees' Credit Union	
Florence	6th Postal Credit Union	
Gaffney	Oxford Employees Credit Union	
Georgetown	Georgetown Kraft Credit Union	
Greenville	GCC Employees Credit Union	
Greenville	Liberty Corporation Credit Union	
Greenville	N-P Employees Credit Union	
Greenville	S. C. H. D. District #3 Credit Union	
Greenwood	Monsanto Carolina Employees Credit Union	
Hartsville	Sonoco Employees' Credit Union	
Lancaster	Springmaid Credit Union	4
Lugoff	May Plant Credit Union	
Moncks Corner	Santee-Cooper Employees Credit Union	
Orangeburg	ORH Emp. Credit Union	
Rock Hill	Winthrop Credit Union	
Spartanburg	Spartan Undies Employees' Credit Union	
Spartanburg	Spartanburg City Employees Credit Union	
Spartanburg	S. G. H. Credit Union	
Sumter	Sumter City Credit Union	

CHANGES IN SOUTH CAROLINA STATE CREDIT UNIONS DURING FISCAL YEAR 1981-82

A. Conversions:
None

B. New Credit Unions:
None

C. Mergers:
None

D. Branches:
None

E. Other Changes:
On October 26, 1981, Butte Knit Credit Union, Spartanburg, South Carolina was declared insolvent and closed by the State Board of Financial Institutions and the National Credit Union Administration was appointed liquidating agent.

FUNERAL HOMES IN SOUTH CAROLINA LICENSED TO SELL PRENEED BURIAL CONTRACTS JUNE 30, 1982

Location	Name of Funeral Home	License Number
Aiken	George Funeral Home, Inc.	3
Anderson	The McDougald Funeral Home, Inc.	12
Belton	Cox Funeral Home, Inc.	42
Camden	Kornegay Funeral Home	26
Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Cheraw	Morris Funeral Cottage, Incorporated	48
Chesnee	Forest Lawn Mortuary, Inc.	43
Chesnee	The Johnson Mortuary, Inc.	8
Chesterfield	Miller-Rivers Funeral Home	25
Clinton	Gray Funeral Home, Inc.	54
Clover	M. L. Ford & Sons, Inc.	44
Columbia	Dunbar Funeral Home, Inc.	41
Columbia	Johnson's Funeral Home	52
Columbia	Talbert-Shives Funeral Home	29
Conway	Goldfinch Funeral Home	58
Darlington	Kistler Funeral Home, Inc.	60
Dillon	Blanton Funeral Home, Inc.	27
Easley	Robinson Funeral Home	5
Florence	Waters Funeral Home	49
Fountain Inn	Cannon Funeral Home, Inc.	17
Georgetown	Mayer Funeral Home	23
Graniteville	Posey's Funeral Home	35
Great Falls	Dantzler-Baker Funeral Home, Inc.	65
Greenville	Jones Funeral Home, Inc., T/A Jones Mortuary	16
Greenville	The Mackey Mortuary, Inc.	15
Greenville	Thomas McAfee Funeral Home, Inc.	7
Greenwood	Harley Funeral Home, Inc.	19
Greer	The Wood Mortuary, Inc.	9
Hampton	Peeples-Rhoden Funeral Home, Inc.	1
Hartsville	Brown-Pennington-Atkins Funeral Home, Inc.	20
Hemingway	Morris Funeral Home, Inc.	50
Honea Path	Pruitt Funeral Home	28
Inman	Seawright Funeral Home, Inc.	14
Landrum	Petty Funeral Home, Inc.	59
Langley	Posey's Funeral Home	36
Laurens	The Kennedy Mortuary, Inc.	4
Lexington	Caughman-Harman Funeral Home	33
Mullins	Cox-Collins Funeral Home, Inc.	2
Myrtle Beach	Bullard Funeral Home, Inc.	39
North Augusta	Posey's Funeral Home	37
Orangeburg	Bythewood Funeral Home	47
Orangeburg	Dukes-Harley Funeral Home	62
Orangeburg	Thompson Funeral Home, Inc.	32
Pageland	Sutton Funeral Home & Greenlawn Memorial Park, Inc.	56
Pelzer	Gray Mortuary, Inc.	51
Pickens	Dillard Funeral Home	30
Rock Hill	Bass Funeral Home, Inc.	21
Rock Hill	Greene Funeral Home	22
Spartanburg	M. W. Bobo Funeral Chapel	24
Spartanburg	The J. F. Floyd Mortuary, Inc.	6
Summerville	James A. Dyal Funeral Home, Inc.	64
Summerville	Parks Funeral Home, John B. Parks, Jr., DBA	46
Sumter	Bradham-Griffin Funeral Home	63
Sumter	Elmore-Hill Funeral Home	38
Sumter	Shelley-Brunson Funeral Home	40
Timmonsville	Layton-Perry Funeral Home	53
Union	Holcombe Funeral Home	61
Walhalla	Davenport Funeral Home, Inc.	57
Walterboro	Brice W. Herndon and Sons Funeral Home	31
Walterboro	Fred Parker Funeral Home, Inc.	18
West Columbia	Thompson Funeral Home of West Columbia, Inc.	11
Westminster	Sandifer Funeral Home, Inc.	55
Williston	Folk Funeral Home, Inc.	45

CHANGES IN FUNERAL HOME LICENSEES DURING FISCAL YEAR 1981-82

A. Licenses Issued:

On October 22, 1981, license number 64 was issued to James A. Dyal Funeral Home, Summerville.
On April 7, 1982, license number 65 was issued to Dantzler-Baker Funeral Home, Inc., Great Falls.

B. Licenses Cancelled:

None

C. Other Changes:

None

ANNUAL REPORT
OF RESTRICTED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1981

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1981, is hereby submitted, in compliance with the terms and provisions of 34-29-100 of the Code of Laws of South Carolina 1976.

As of December 31, 1981, there were 273 Restricted Licensees operating in South Carolina, representing 42.9% of the total licensed finance companies.

There were also 9 formal hearings held, 19 licenses issued, 22 licenses cancelled and 20 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 604 death claims were physically checked by members of this division.

23 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1981, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE B

BALANCE SHEET

ASSETS	
Cash in Office and in Banks	$ 2,211,289.05
Loans Receivable-Consumer Finance Business	47,494,548.17
Real Estate (Less Reserve for Depreciation-Buildings)	679,463.22
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,295,213.59
Deferred Charges	58,726.88
Other Assets:	
(a) Organization or Development Expense	17,988.62
(b) Cost of Financing	7,626.30
(c) Installment Sales Contracts	659,829.37
(d) Miscellaneous Assets	$13,005,430.31
TOTAL ASSETS	$65,430,115.51
LIABILITIES AND CAPITAL	
Accounts and Notes Payable:	
(a) Banks	$13,727,939.48
(b) Due to Parent Company or Affiliates	11,284,625.24
(c) Other Short Term Notes and Accounts	4,109,147.36
Bonds	6,513,657.05
Other Liabilities:	
(a) Accrued Expenses	2,811,106.13
(b) Miscellaneous Liabilities	802,820.31
Expense Reserves:	
(a) Expense Reserve for Bad Debts	1,545,269.54
(b) Other Expense Reserves	118,550.52
Deferred Income:	
(a) Unearned Interest and Charges-Consumer Finance Bus.	6,631,655.65
(b) Other Deferred Income	287,699.55
Branch Office Capital	000,000.00
Net Worth (If Individual or Partnership)	3,783,462.32
Capital Stock: (If Corporation)	
(a) Preferred	252,972.00
(b) Common	2,748,259.20
Appropriated Surplus or Capital Reserves	2,207,426.00
Surplus (Including Undivided Profits)	8,605,525.16
TOTAL LIABILITIES AND CAPITAL	$65,430,115.51

SCHEDULE C

STATEMENT OF INCOME AND EXPENSES

	Amount	Percent
Gross Income Derived from Consumer Finance Business:		
Initial Charges — Net	$ 5,384,783.73	19.80
Maintenance Fees — Net	2,087,726.83	7.67
Delinquency Charges and/or Deferment Charges	1,459,942.94	5.40
Insurance Commissions — Net (Including Refunds)	2,342,287.95	8.61
Finance Charges — Net (Including Refunds)	11,228,274.39	41.27
Collections on Loans Previously Charged Off	311,630.15	1.11
Other Income	4,391,147.13	16.14
Total Gross Income Derived from Consumer Finance Business	$27,205,793.12	100%
Expenses of Conducting Consumer Finance Business:		
Advertising	$ 669,778.43	3.24
Bad Debts, or Reserve for Bad Debts	1,590,089.38	7.68
Legal Expense	466,232.42	2.25
Office Expenses	1,263,717.14	6.11
Salaries	8,215,247.35	39.70
Supervision and Administration (when not allocated to other items)	1,127,136.75	5.45
Taxes and Licenses		
(a) Income	2,720,371.95	13.14
(b) All Others	730,417.98	3.53
Travel and Entertainment	703,942.49	3.40
Utilities	1,389,709.27	6.71
Other Expenses of Conducting Consumer Finance Business	1,819,145.22	8.79
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds)	$20,695,788.38	100%
Total Net Earnings Derived from Consumer Finance Business for the period (before deducting interest on borrowed funds)	$ 6,510,004.74	

SCHEDULE D

RECONCILIATION OF SURPLUS OR NET WORTH

Surplus or Net Worth at End of Previous Period			$ 8,475,959.24
Additions:			
Total Net Earnings Derived from Consumer Finance Business	$ 6,510,004.74		
Total Net Income Outside Consumer Finance Business	233,549.72		
Other Credits to Surplus or Net Worth	6,390,656.54		
Total Additions		$13,134,211.00	
Deductions:			
Interest Paid	$ 4,807,657.10		
Amortization	129,818.96		
Dividends Paid	621,522.07		
Other Charges to Surplus or Net Worth:			
(a) Transfer of Earnings to Net Worth or Home Office Control	1,583,618.68		
(b) Miscellaneous	2,078,565.55		
Total Deductions		$ 9,221,182.36	
Net Additions			$ 3,913,028.64
Surplus Balance or Net Worth			$12,388,987.88

SCHEDULE E

ANALYSIS OF ASSETS USED AND USEFUL IN CONSUMER FINANCE BUSINESS

Assets Used and Useful in Consumer Finance Business:		
Net Loans Receivable — Consumer Finance Business	$39,317,622.98	
Furniture, Fixtures and Equipment	1,299,965.74	
Real Estate	685,154.13	
Working Capital:		
(a) Cash in Office and in Banks	2,172,738.47	
(b) Home or Central Office Assets Apportioned to Branch or Subsidiary when not allocated among other items in this section	2,059.80	
(c) Deferred Charges, such as Prepaid Company Protection Insurance Premiums, License Taxes and Bond Premiums	311,815.08	
(d) Leasehold Improvements	69,699.19	
(e) Miscellaneous	415,996.23	
Going Concern Value:		
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	335,095.06	
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful in Consumer Finance Business)	2,748,777.78	
Total Assets Used and Useful in Consumer Finance Business	$47,358,924.46	
Average Total Assets Used and Useful in Consumer Finance Business		$45,221,701.02
Percent of Net Earnings Derived from Consumer Finance Business		
before deducting interest paid on borrowed funds for 1981	14.40%	
before deducting interest paid on borrowed funds for 1980	13.90%	
before deducting interest paid on borrowed funds for 1979	10.94%	

SCHEDULE F

ANALYSIS OF LOANS — CONSUMER FINANCE BUSINESS

Analysis of Loans By Size	ACCOUNTS Percent	ACCOUNTS Number	GROSS NOTES Percent	GROSS NOTES Amount	GROSS NOTES Average
Total Loan Balances Outstanding at Beginning of Period		174,188		$ 42,912,941.44	
Loans Made During The Period					
(a) Loans of $150.00 or Less	21.74	85,137	9.13	10,379,202.17	$ 121.91
(b) Loans of $150.01-$300.00	43.10	168,749	35.17	39,969,572.78	236.86
(c) Loans of $300.01-$1,000.00	34.11	133,545	50.89	57,835,738.77	433.08
(d) Loans of $1,000.01-$4,000.00	1.04	4,114	4.73	5,369,230.57	1,305.11
(e) Loans of $4,000.01-$7,500.00	.01	18	.08	88,040.00	4,891.11
(f) Total Loans Made	100%	391,563	100%	$113,641,784.29	$ 290.23
Loan Balances Purchased		3,325		$ 844,754.18	
Loan Balances Sold		190		109,452.00	
Loan Balances Charged Off				1,273,456.57	
Collections				108,522,023.17	
Total Loan Balances Outstanding at End of Period		185,427		$ 47,494,548.17	
Average Amount of Loan Made During 1981				$290.23	
Average Amount of Loan Made During 1980				276.91	
Average Amount of Loan Made During 1979				286.28	
Average Balance End of Year 1981				$256.14	
Average Balance End of Year 1980				246.36	
Average Balance End of Year 1979				290.22	

SCHEDULE G

SUITS, POSSESSION AND SALE OF CHATTELS

	Number of Accounts	Amount Due
Suits for Recovery:		
(a) Suits for recovery pending at close of previous period	592	$ 71,466.88
(b) Suits instituted during period	912	173,166.02
(c) Suits on which judgment was secured during period	330	51,569.46
(d) Suits settled before judgment during period	488	107,861.18
(e) Suits pending at close of current period	686	85,202.26
Wage Assignments Filed During Period	000	00,000.00
Possession of Chattels Obtained by Licensee:		
(A) Household Goods		
By Legal Process or Contract Right	12	3,511.58
By Voluntary Surrender	5	3,127.90
(B) Automobiles		
By Legal Process or Contract Right	22	10,245.38
By Voluntary Surrender	18	9,567.25
(C) Other Chattels and Property		
By Legal Process or Contract Right	000	00,000.00
By Voluntary Surrender	000	00,000.00

Sale of Chattels by Licensee:	No. of Accounts	Amount Due	Amount Collected
(A) With Borrower's Consent	4	$2,729.25	$ 934.00
(B) Without Borrower's Consent	9	2,930.28	2,413.88

ANALYSIS OF COST OF MAKING AND ACQUIRING LOANS CONSUMER FINANCE BUSINESS

	1981	1980
Total Expenses of Conducting Consumer Finance Business	$20,695,788.38	$17,039,234.62
Total Cost of Making and Acquiring Loans	10,347,894.19	8,519,617.31
Initial Charges	5,384,783.73	5,064,299.16
Excess of Cost of Making and Acquiring Loans over Initial Charges Collected	4,963,110.46	3,455,318.15

ANALYSIS OF EXPENSE PER ACCOUNT CONSUMER FINANCE BUSINESS

	1981	1980
Total Expense of Conducting Consumer Finance Business	$20,695,788.38	$17,039,234.62
Average Number of Open Accounts	184,093.00	182,759.00
Annual Expense Per Account	112.42	93.23
Monthly Expense Per Account	9.37	7.77

COMPARISON FIGURES
ANNUAL REPORTS — 1977-1981

Year	Number Licensees	Total Resources	Loans Receivable	Total Loans Made	Amount of Loans Made
1977	294	$64,958,231.23	$49,631,501.72	358,398	$101,959,535.28
1978	292	68,944,584.98	51,231,024.45	370,783	107,307,751.72
1979	293	75,798,437.74	55,527,774.83	370,257	105,997,891.30
1980	276	59,537,306.43	42,912,941.44	369,322	102,267,655.39
1981	273	65,430,115.51	47,494,548.17	391,563	113,641,784.29

Year	Average Amt. of Loan Made	Average Bal. End of Year	% of Net Earnings Before Deducting Interest Paid on Borrowed Funds	Annual Expense Per Account	Monthly Expense Per Acct.
1977	$284.49	$282.09	10.32	$ 90.30	$7.52
1978	289.41	287.51	10.05	90.25	7.52
1979	286.28	290.22	10.94	95.55	7.96
1980	276.91	246.36	13.90	93.23	7.77
1981	290.23	256.14	14.40	112.42	9.37

ANNUAL REPORT
OF SUPERVISED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1981

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Protection Code for the calendar year 1981, is hereby submitted, in compliance with the terms and provisions of 37-3-505 (2) of the Code of Laws of South Carolina 1976.

As of December 31, 1981, there were 363 Supervised Licensees operating in South Carolina, representing 57.1% of the total licensed finance companies.

There were also 2 licenses issued, 77 licenses cancelled and 1 license revoked and 20 changes of name and/or address effected during the calendar year.

This Division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 454 death claims were physically checked by members of this Division.

58 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1981, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE A

BALANCE SHEET

ASSETS	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Gross Receivables	$625,541,264.38	$265,102,835.60	$890,644,099.98
Less: Unearned Discount	999,677,028.87	81,785,924.34	181,462,953.21
Total Net Receivables	525,864,235.51	183,316,911.26	709,181,146.77
Less: Reserve for Bad Debts	13,931,467.65	5,645,826.64	19,577,294.29
Adjusted Net Receivables	511,932,767.86	177,671,084.62	689,603,852.48
No. of Outstanding Adjusted Net Receivables:			
Col. 1 **Col. 2** **Col. 3**			
263,988 **111,722** **375,710**			
Cash on Hand and in Banks	1,561,399.89	522,214.32	2,083,704.21
Real Estate (Less Depreciation)	173,950.20	.....	173,950.20
Furniture, Fixtures and Equipment (Less Depreciation)	1,934,290.03	684,030.75	2,618,320.78
Deferred Charges	1,550,247.52	776,827.54	2,327,075.06
Head Office Clearings	.....	.....	.....
Other Assets:			
a. Accounts Receivable	1,324,532.63	14,161,850.37	15,486,293.00
b. Repossessions	1,208,013.52	540,539.45	1,748,552.97
c. Miscellaneous	2,797,930.25	926,684.45	3,724,614.70
TOTAL ASSETS	$522,483,131.90	$195,283,231.50	$717,766,363.40

LIABILITIES	
Accounts and Notes Payable:	
a. Banks	$ 2,545,542.10
b. Due Parent Company or Affiliate	642,443,799.93
Bonds and Long Term Accounts & Notes	6,498,792.72
Other Liabilities:	
a. Accrued Expenses	2,765,944.61
b. Dealers Reserve	7,301,867.17
c. Miscellaneous	5,331,492.07
Net Worth (If Individual or Partnership)	742,853.27
Capital Stock (If Corporation)	8,125,245.00
Surplus	27,290,437.91
Undivided Profits	14,518,888.27
Reserve for Contingencies	201,500.35
TOTAL LIABILITIES	$717,766,363.40

SCHEDULE B

STATEMENT OF INCOME AND EXPENSES

INCOME	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Interest and Dividends on Securities	$ 14,843,949.84	$ 1,601,725.00	$ 16,445,674.84
Charges Collected and/or Earned	89,574,200.67	31,219,925.09	120,794,124.76
Insurance Commission Earned	4,891,381.98	1,923,602.44	6,814,984.42
Other Income:			
a. Bad Debt Recoveries	749,200.79	269,574.93	1,018,775.72
b. Miscellaneous	342,834.85	1,393,157.29	1,735,992.14
Gross Operating Income	$110,401,568.13	$ 36,407,984.75	$146,809,552.88
EXPENSE			
Salaries, Wages & Fees	$ 16,059,509.71	$ 6,189,394.24	$ 22,248,903.95
Taxes (Other than Income)	1,124,394.05	482,089.87	1,606,483.92
Depreciation on Building, Furniture, Fixtures & Autos	547,144.95	176,414.22	723,559.17
Losses — Charge-offs, & Transfer to Valuation Reserve:			
a. On Securities	100,444.00	15,886.00	116,330.00
b. On Loans	9,716,416.06	1,969,486.27	11,685,902.33
c. Miscellaneous	270,603.23	106,309.74	376,912.97
Other Operating Expense	22,468,595.63	8,919,899.94	31,388,495.57
Total Expense (Before Interest & Fed. & State Income Taxes)	50,287.107.63	17,859,480.28	68,146,587.91
Net Operating Income (Before Interest & Fed. & State Income Taxes)	60,114,460.50	18,548,504.47	78,662,964.97
Interest Paid	57,435,882.62	19,951,428.96	77,387,311.58
Net Income (Before Federal & State Income Taxes)	2,678,577.88	(1,402,924.49)	1,275,653.39
Federal & State Income Taxes	1,113,777.10	(632,657.49)	481,119.61
Net Income (Before Dividends)	1,564,800.78	(770,267.00)	794,533.78
Interest & Dividends Paid on Capital	1,991,517.21	515,633.03	2,507,150.24
Net Income After Dividends	$(426,716.43)	$(1,285,900.03)	$(1,712,616.46)

SCHEDULE C

ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Column 2 Sales Finance & All Other Business	
	(No.)	(Amt.)	(No.)	(Amt.)
Total Volume During Period:				
a. Precomputed Paper	157,589	$242,974,516.59	85,620	$154,633,048.98
b. Interest Bearing Paper	66,508	184,653,481.78	5,558	5,573,616.55
Total	224,097	$427,627,998.37	91,178	$160,206,665.53
Net Losses from Uncollectible Accounts	12,858	$ 9,821,747.98	3,934	$ 2,292,109.34

Rate Range of Credit Extended:	(APR Actually Charged) (Maximum) (Minimum)	(APR Actually Charged) (Maximum) (Minimum)
a. $300 or Less	34.75% to 31.27%	30.57% to 22.29%
b. $300.01 to $1,000.00	32.80% to 25.04%	29.67% to 20.80%
c. $1,000.01 to $2,500.00	26.20% to 20.47%	25.23% to 17.23%
d. $2,500.01 to $4,000.00	21.56% to 18.07%	23.31% to 17.16%
e. $4,000.01 to $5,000.00	18.73% to 17.32%	20.94% to 16.62%
f. $5,000.01 and larger	18.49% to 16.85%	19.85% to 16.70%

Size of Credit Extended:	(Number)	(Amount)	(Number)	(Amount)
a. $300 or Less	10,833	$ 2,330,445.15	17,826	$ 3,387,024.21
b. $300.01 to $1,000.00	95,145	61,036,400.69	42,927	24,586,929.82
c. $1,000.01 to $2,500.00	77,183	119,649,140.75	11,329	17,487,678.02
d. $2,500.01 to $4,000.00	20,798	64,463,570.39	4,950	15,800,729.98
e. $4,000.01 to $5,000.00	5,506	24,430,002.56	2,346	10,421,700.21
f. $5,000.01 and larger	14,632	155,718,438.83	11,800	88,522,602.74
g. TOTAL	224,097	$427,627,998.37	91,178	$160,206,664.98

Percentage of the number of Consumer Loans and Sales Finance and other Business Covered by Insurance which was Purchased on Behalf of the Borrower:		
a. Credit Life Insurance	76.81%	52.07%
b. Health and Accident Insurance	67.95%	30.55%
c. Fire or Personal Property Floater	57.74%	31.17%

Delinquency:				
a. Contractually delinquent for 60 days	$ 8,319,368.15	1.33%	$4,607,156.83	1.74%
b. Contractually delinquent for 90 days	$10,199,341.11	1.63%	$3,143,604.59	1.19%

Total number of debtors filing bankruptcy during period	1,979
Total attachments and garnishments filed during period	1,072
Average Consumer Loan at time made (Amount financed only)	$3,869.48
Number of borrowers afforded opportunity to rescind (R/E Transactions)	13,288
Number of borrowers who rescinded transactions in item above	224